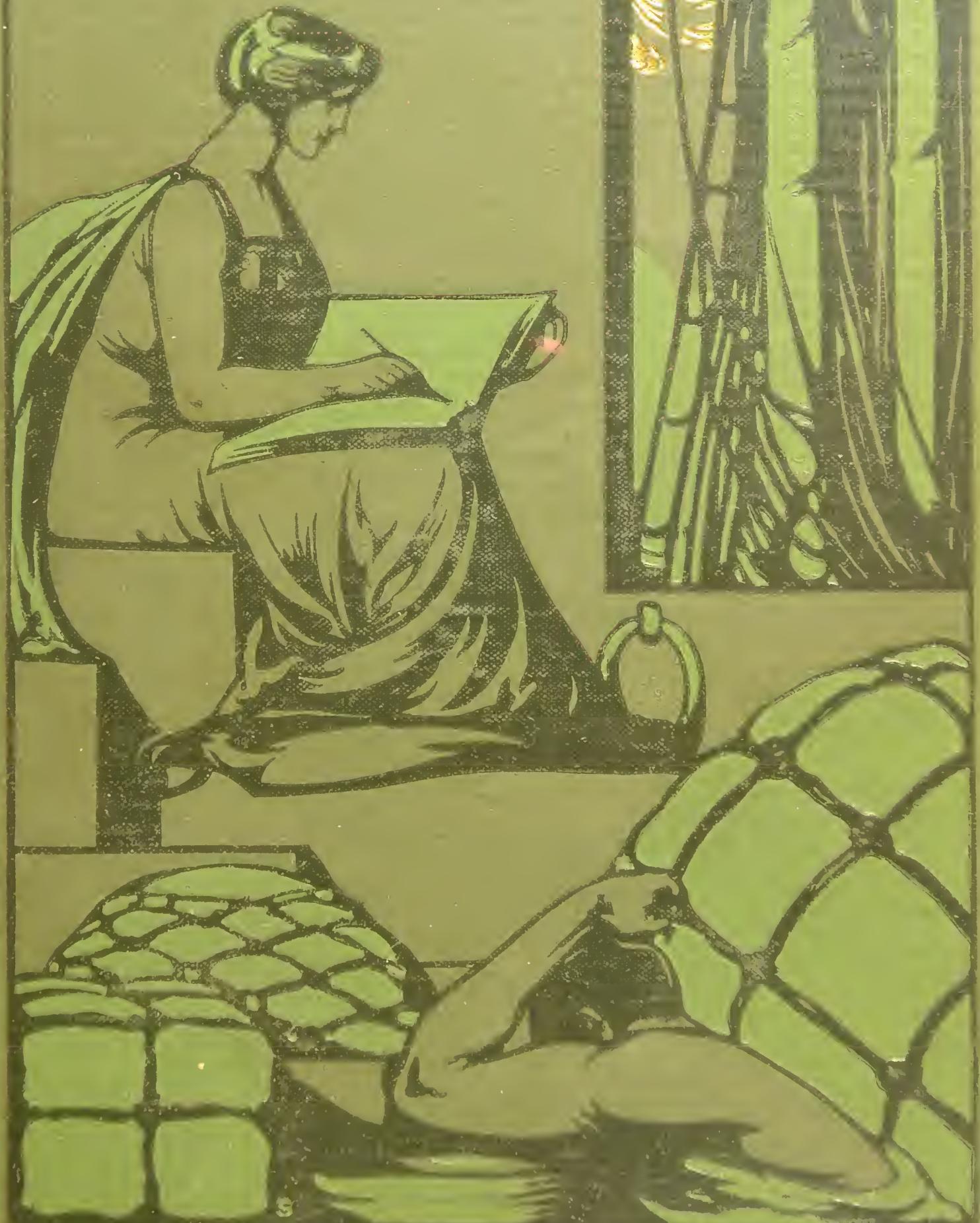


THE PRACTICAL GROCER





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THE PRACTICAL GROCER



THE ARMORIAL BEARINGS OF GROCERS AND ALLIED TRADES

Wax-Chandlers' Company.

Salters' Company.

Tallow-Chandlers' Company.

Grocers' Company.

Bakers' Company.

ARMORIAL BEARINGS

The plate is intended to give an idea of the arms of the companies, without showing all the minute details. The shields in several cases bear representations of objects connected with the business of the corresponding companies: cloves in the case of the Grocers' Company, with a camel carrying cloves as a crest; three lamps or candle-holders in the case of the Wax-Chandlers' Company; covered salt-cellars sprinkling salt in that of the Salters' Company, with the Latin motto, *sal sapit omnia*—"salt seasons all things"; sheaves in that of the Bakers' Company. The Tallow-Chandlers' arms have no obvious connection with the corresponding trade. The Latin motto, *ecce Agnus Dei qui tollit peccata mundi*, consists of the well-known words uttered by John the Baptist—"Behold the Lamb of God that taketh away the sins of the world"—and there are two crests: the one a demi-angel holding the head of the Baptist in a dish, the other the dish itself with the Baptist's head, sending out golden rays.

THE PRACTICAL GROCER

A Manual and Guide for the
GROCER the PROVISION
MERCHANT and Allied Trades

BY

W. H. SIMMONDS

With Contributions by SPECIALISTS
TRADE EXPERTS and Members of
THE TRADES

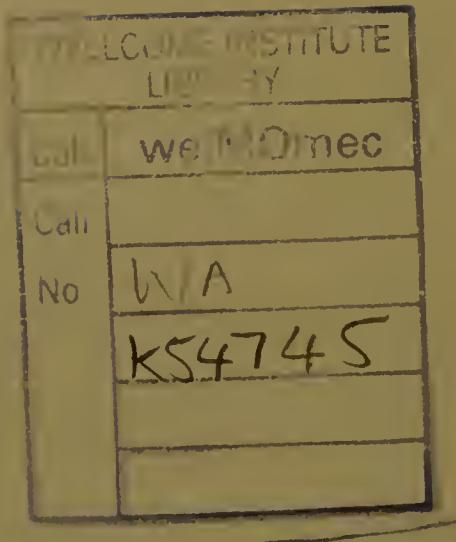
Illustrated by a Series of Separately-Printed Plates

VOLUME ONE



THE GRESHAM PUBLISHING COMPANY
THIRTY-FOUR SOUTHAMPTON STREET STRAND W.C.

1909



EDITOR'S NOTE

In the course of some ten years' association with the technical press of the Grocery, Provision, and Oil Trades, I have had the privilege not only of becoming acquainted with traders whom I regard as among the most broad-minded, honourable, and upright men I have ever met, but also of collating a store of trade information to which, perhaps, few could have the same access, and which it seemed a pity not to make equally accessible, in some more or less permanent form, to the members of those trades. Upon them is thrown by the law and by modern business conditions a very heavy burden of responsibility, and not seldom have I pitied the earnest-minded grocer or grocers' assistant who, taking his trade seriously, and realizing that its future is to the well-informed, has tried in his scanty leisure to acquire, from innumerable books and other sources, the amount of technology, of law, of science, and of business knowledge which it is almost imperative he should possess, yet to master which, in any of these respective departments, might well demand a specialist's undivided labour. When, therefore, it was suggested by the Publishers that the time had arrived for a work which should at least formulate the rudiments of a Science of the Food Trades, I could not deny the need, however doubtful of my own ability to supply it. Happily in the effort to do so I have had most cordial encouragement, and the invaluable aid of many experienced members of the trades, to whom one and all I tender my grateful thanks. My readers, I can only hope, will be as tolerant as my friends have been helpful.

W. H. S.

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THE PRACTICAL GROCER

THE TRADE OF TO-DAY

I. INTRODUCTORY: LEARNING THE TRADE

The twentieth century was ushered in with a significant expression of opinion by the Prince of Wales, uttered as being the chief lesson which his Royal Highness drew from his historical tour of the British Empire, that commercial England must "Wake Up".

Applying this excellent and necessary advice, eminent men in all walks of life have urged the advantage and the need of adequate Commercial and Technical Education. "There is no want in this country and at this epoch," said Lord Rosebery in May, 1902, as Chancellor of the University of London and President of the London School of Economics, "so great as sound business training for the captains of our industry." Mr. Chamberlain, whose grandfather on the mother's side was a London provision merchant, has not only spoken upon the need of such education, but has taken practical steps to provide it for the Midlands by the establishment of the Birmingham University. Scotland, a recognized pioneer in matters educational, has not failed to see the importance of training practically for their special needs those concerned in the trade and commerce of the country; and in Ireland technical education has been introduced in a most promising manner. In short, commercial instruction and specialized technical training are universally admitted the needs of the age, and from the public forum the movement has now been carried into the separate avocations of the community.

Mr. Chamberlain
and the Pro-
vision Trade.

To quote the report on this subject by a committee appointed by the Edinburgh Merchant Company, the Edinburgh Chamber of Commerce, and the Leith Chamber of Commerce (who in 1902 instituted a class for grocers' assistants at the Heriot-Watt College):—

Scotland and Commercial Training.

"In the past, not a little credit for the commercial position among the nations to which Scotland has attained is due to the education which was available; but if that position is to be maintained, it is imperative that advance must be made in education commensurate with the requirements of the present time. The committee believe that a sound and sensible education, both primary and secondary, is the first requisite for the business man."

In the pages which follow an attempt has for the first time been made to construct, or at least lay the foundations of, what *A Science of the Grocery Trade.* may be called the Science of the Grocery and Provision Trades. In those trades the need of technical training has of late years been markedly shown and constantly insisted upon by leaders of the trades. That the food trade is of primary importance to the community, or that it should be carried on in a way to serve the public's convenience and safeguard its health, requires no argument. Almost equally obvious is it that the trader should be acquainted with his trade in all its details. Although his destiny may be to spend the whole of his life in one branch of his calling, he can never count upon this beforehand; therefore if a wise man he will be determined to make his trade knowledge as wide as possible, and, having mastered his own special branch, to master so far as his circumstances permit all the branches connected with it. The object of this book is to help him in that endeavour.

Anxiety regarding the future is sometimes displayed in this or that branch of trade. "The Passing of the Grocer" has even served as a relief from the sea-serpent and the mammoth gooseberry in the newspaper "silly season". But a moment's thought must convince the shallowest observer that in some form or other the trade of distributing food is bound to survive. The people must be fed. Those who distribute their food may or may not continue to be called "grocers"—the name is not very ancient and is not bound to survive—but assuredly they will continue to need trade knowledge, the knowledge of groceries and provisions, their qualities, origin, peculiarities of

The Grocer must survive.

treatment, and the routine of their distribution. If the British Empire became to-morrow a Republic and a hundred years hence a Socialist Commune, if the dream of the late Edward Bellamy in *Looking Backward* and *Equality* came true within the present or any succeeding generation, the grocer and provision handler would still be a necessary part of the social organization. Instead, therefore, of "passing" the grocer must continue to be in request in an increasing degree to supply the wants of the ever-growing millions of the population. If fashions in food change—as they are continually changing—the more need for a good basis of technical and scientific knowledge to enable the food distributor to keep pace with such changes and protect both himself and his clients. And more and more clearly, as the years go by, will the community see the importance of the grocer and provision merchant, and of their vast industry, so intimately associated with the lives and well-being of the people. Consequently more and more clear will be the perception of the principle that such a trade ought to be in the hands of men thoroughly trained and equipped in every possible way for the responsible duty the distributor of food has to discharge.

The Importance
of the Grocer's
Calling.

An Indian story tells of an old native woman who was being tried by a magistrate in the Madras Presidency for being in possession of illicit salt—salt privately manufactured from saline earth. She would neither explain nor plead, and the magistrate was about to fine her one rupee when he remarked, "I may as well satisfy myself that it *is* salt", and proceeded to taste some of the dubiously-white powder found in the old woman's possession. As he was raising it to his lips the prisoner cried aloud, "Not only do they fine me one rupee, but they eat the ashes of my dead husband!" Who knows what may become of the ashes of the departed in the future if there be no well-qualified grocers to protect the public by discriminating judgment of their salt and other articles of food! Those who are horrified by this story would assuredly be a good deal more horrified in serious earnest did they know of what the food chemist is capable even in these days. If only for the due protection of the public the grocer must be properly trained.

Ashes that
looked
like Salt.

Among the chemists the Pharmaceutical Society, established

The Practical Grocer

in 1841, exists for "the purpose of advancing chemistry and pharmacy, and promoting an uniform system of education of those who should practise the same, and also for the protection of those who carry on the business of chemists and druggists", &c. It has been proposed to establish a somewhat similar institution in the grocery and provision trades, with the object of securing the due technical equipment of those practising such trades. In February, 1901, Mr. John Williams, President of the Manchester and Salford Grocers' Association, and a recognized leader of the British grocers, wrote as follows in a letter to *The Grocer* newspaper:—"It has seemed to me for a long time that if we are to raise the status of our own trade it is necessary that some means should be adopted to secure that no one should open a shop and purvey food to the public unless he or she has first shown some knowledge of the ordinary rules and laws in connection with the sale of foods, and some, it may be elementary, knowledge also of the composition of the foods".

Whether or not an Institute of Grocery and Provisions be established—and there is certainly much to be said for an educational institution of the kind, with a museum of food products in all their stages, and an examining body to decide on the technical fitness of those handling them—there is every probability that the proper technical training of those concerned with the public's food will come more and more to be regarded as a matter of public concern. As the community becomes better educated it will probably demand better safeguards for its food supply. The necessary result will be that the occupation of the grocer and provision distributor will increase in honour, if not in emolument. The late Mr. Du Maurier once drew a delightful picture of a lady explaining to another why she could not associate with "people in trade". True, her own husband was commercial, but he was "in the coffee trade, *where they're all gentlemen*". "Dear me!" exclaims the astonished listener, "why, you cannot say that of the Church, the Bar, the Army, the Navy, or even of the House of Lords. I don't wonder at your being so exclusive." Time was when the mere tradesman was looked down upon; even now there are snobs who cannot associate with the local grocer because he *is* a grocer. That attitude towards the grocer is bound to disappear in course of

A Proposed
Grocery
Institute.

The Public will
demand Trained
Food Distributors.

time. For it will be perceived that Ruskin is right, in *Unto this Last*, when he defines the Merchant—the Provisioner—as one of the three great intellectual professions which exist necessarily in every civilized nation.

"Observe", writes Ruskin, "the merchant's function (or manufacturer's, for in the broad sense in which it is here used the word must be understood to include both) is to provide for the nation. . . . He has to understand to their very root the qualities of the thing he deals in and the means of obtaining and producing it; and he has to apply all his sagacity and energy to the producing or obtaining it in perfect state, and distributing it at the cheapest possible price where it is most needed." No more need be said to show that whatever the future may have in store for the grocer and provision merchant, he is not in the nature of things one of the disappearing factors of the community's social economy.

Ruskin and the Merchant's Function.

Granted, then, that the grocer's trade ought to be and must be learned, the question arises: What is the best method of learning it? The late Professor Huxley once wrote: "If you want a man to be a tea merchant you don't tell him ^{How to Learn the Trade.} to read books about China or about tea, but you put him into a tea merchant's office where he has the handling, smelling, and tasting of tea. Without the sort of knowledge which can be gained only in this practical way, his exploits as a tea merchant will soon come to a bankrupt termination." Nothing can be truer. It is not proposed in this book to teach the trade of either tea merchant or grocer without the training that can only be obtained in the shop or the tasting office. But the professor did not disdain the use of books in their proper place; he would have been a peculiar scientist had he done so. There is a great amount of information concerning the grocery, provision, and allied trades which cannot be obtained in any single shop in the universe, yet it is information which the grocer of the future, and equally so the grocer of to-day, will require to possess if he is to be thoroughly master of his trade. The grocery trade of late years has become so much a matter of selling packeted goods that it has been called by those who do not look beneath the ^{Not a "Penny-in-the-Slot" Trade.} surface a "penny-in-the-slot" trade. There is infinitely more in it than that, however. The Chairman of the

Grocers' Federation in 1902, Alderman Amos Hinton of Middlesbrough, speaking in London at the annual Grocery Exhibition, said he "took issue entirely with those who said that the grocery trade was becoming a penny-in-the-slot trade. It would be forty-three years in a day or two since he passed through London to his first situation, and he had no hesitation in saying that at no time during that period was there so much need for skill and knowledge—applied knowledge—in connection with the grocery trade as there was to-day. There was not only room for skill and knowledge, but there was more room for mistakes, and mistakes to-day were more fatal than they had ever been before, because the grocers' margin of profit was less than it had ever been before."

That being so, the grocer of to-day has to master not only the "penny-in-the-slot" side of his trade but as many of its practical sides as possible, and beyond that to learn as much as he can of the principles which underlie the practice, to say nothing of the *Take an Interest in your Trade.* need already emphasized for his knowing the characteristics and merits of the goods he distributes. And all the practical experience which he can obtain in many years of work behind the counter will avail him little unless he has also sufficient interest in his business to study such information as is for the first time brought together in these volumes.

The gradual disappearance of the old system of apprenticeship has been much deplored by thoughtful men in the trade.

Disappearance of Apprenticeship. Speaking at Manchester, Sir John Mark, an eminent member of the trade there, reminded his hearers that before the date when premises over shops in the centre of large towns became so valuable for offices, a class of youths when ready to go to a trade or business used to be indentured as apprentices for five or seven years, and live with a grocer's, or draper's, or ironmonger's family over the shop, where they were under something akin to home influence and observation. "But now", said the speaker, "all that was changed, and young men and apprentices were obliged to live in lodgings, and in two or three years thought themselves fully qualified junior assistants, although they had a very limited knowledge of the great variety of a grocer's stock and a very apprentice-like way of making up goods."

If the apprenticeship system be out of the question, the neces-

sary experience must be acquired in some other way. In what way? From a sheaf of different opinions we may select a few examples. "A smart up-to-date man must travel as much as possible in his early days and see the trade under its varying conditions. Especially must he become thoroughly acquainted with the nature of the goods he handles. Therefore, the best training a man can have is a short term under indentures with a good retailer, and then several years' experience with a wholesaler, and with more than one if possible. At a wholesaler's a young fellow would see every variety of a particular class of goods and become thoroughly familiar with everything on the market." An American commentator observes: "Undoubtedly the best school for a boy with ^{An American Opinion.} ambition is to work behind the counter and to have a chance to learn the art of buying. He should know how to sweep the store, arrange displays, keep a bank account, regulate credits, look after a stable; in short, have practical experience in every branch of the business. If he wishes to become a thorough master of his trade, he should work and utilize spare hours in acquiring knowledge, and 'never look at the clock'." At a set debate on the question of training employees of the Co-operative Societies the advice was given that "employees should study the elements of commercial law, acquaint themselves with the operation of the various Acts governing industry, and the sale and manufacture of foods and other goods, and otherwise gain a knowledge of those branches of education which (apart from expert knowledge of daily duties) would be found, if not absolutely essential, at any rate advisable to be known so soon as a higher position was obtained. . . . Committees should see that in every position requiring special ability there was someone being trained as a competent second able at any time to take the place of his chief." Finally we have a prominent London grocer, ^{A London Grocer.} Mr. A. G. Grantham, warning young men against taking service with firms which specialize too much, "for", said he, "after serving four or five years with such firms, they would only have lost the experience gained in a previous apprenticeship, would know nothing of the enormous variety of articles an ordinary grocer has to handle, and would know as much about prices as the man in the moon".

Suggestions
on Learning
the Trade.

The one necessity which all authorities emphasize is that of wide and varied knowledge of the trade in all its branches and in all the subjects that bear upon it.

The object of *The Practical Grocer* is to assist in supplying that knowledge, and to show those entering the trade how they may supplement and turn to the best account such practical experience as they are able to gain.

In compiling the work the difficulty has been rather to compress the material than to find it, the grocery, provision, and allied trades being already the subjects of a whole library of books, whilst fugitive articles on the goods handled in those trades are appearing in the press almost daily. The Editor's Task. The effort has been made to collect, sift, and arrange such information as may prove useful to those who desire to master the trade in all its branches, or in as many of them as possible; and at the same time to meet the needs of those already in the trade who have occasion to enquire into branches outside their own. The index will, it is hoped, meet the requirements of those who wish to use the work for reference purposes. For educational purposes, however, some sort of systematic arrangement had necessarily to be adopted, for nothing is more repugnant to a learner, or less likely to afford him useful instruction, than a chaotic mass of unrelated and undigested facts.

The plan adopted is, briefly, to collect in the first of the four volumes the general facts relating to the trades concerned, and detailed information as to shops, staff, business routine, and so on. In the second volume groceries and spices are dealt with in detail, with special information as to handling this branch of the trade. In the third volume provisions and canned goods are similarly treated. In the fourth volume information is given upon the subsidiary or allied trades of the oilman, the Italian warehouseman, the off license holder, and so on, also upon department stores, proprietorship, law, &c. Throughout the work the endeavour has been to convey the information in a manner as plain and simple as possible, and with careful regard to accuracy, so that readers of every class and every degree of capacity may read or study it with a minimum of labour and a maximum of advantage.

2. EVOLUTION OF THE GROCERY TRADE

A brief historical sketch will not be without its interest for all grocers who take a proper pride in their trade, and may justly encourage that pride,—for what trade can possibly be of more ancient date than the trade in the articles of food, the first necessities of life?

The name “grocer” is of mediæval origin, and is more properly spelt in its fourteenth-century form of “grosser”, for it meant originally the wholesale dealer who dealt ^{How the Grocer got his Name.} in the gross, or large quantities, whilst the grocer in the modern sense was then called a “spicer”—as he is still in France called an *épicier*. In Hakluyt’s *Voyages* we read that

“The great galees of Venice and Florénce
Be well ladén with things of complacéne,
All spicery, and of grosser’s ware”.

But probably such “things of complacéne” as spicery and grocer’s ware were merchandise in the very earliest times, and it is certain that, save in exceptional instances, the merchants engaged in the trade were held in honourable repute, and were men of account in their several communities.

In Babylon, which from the oldest times was the great centre of intellectual and commercial influence in the Old World, all members of the State, from the Crown Prince downwards, took part in commerce, and there are trade records of thousands of years before Christ. From them we may learn, for example, that in the great Nebuchadnezzar’s time dates varied in price from a halfpenny to a twenty-fifth of a penny a quart.

The Chaldeans were also great grocers; they used weights, the earliest known made of stone in the shape of ducks, and afterwards metal. Of the ancient Hebrews we know that “a false balance” was “an abomination to the Lord”, but a just weight was His delight.

Amongst the Greeks, though Homer tells us little of trade, other information is not lacking. The Spartans ^{Traders in Ancient Greece.} were not allowed to trade—their slaves did that—but the grocery trade was hardly likely to have been of much

account in a community whose chief dinner dish was "black broth". Other Greek states had more common-sense, if less valour. The Athenian merchant is a familiar character in plays and other writings. Aristophanes tells how

"Pumpkins and pecks of salt and ropes of onions
Were voted to be merchandise from Megara".

Xenophon represents the great Greek philosopher Socrates as saying to a friend, "Why do you complain of poverty since you know how to get rich? Do not you observe how wealthy Nausicles has become, what enormous herds he is master of, and what vast sums he lends to the Republic? Now, what made this man so rich? Why, nothing but one of those manufactures we mentioned—that of making oatmeal." It was much in fashion among the Greeks to sell one's own goods in the market, still there were in the large towns a great many retailers, who sold in the markets, the streets, or the shops, such as they were; whilst the wholesale merchant, who did a shipping trade, was a person of considerable importance. The shops, however, were to a considerable extent in the hands of licensed aliens; retail trade was despised by the landed "gentry", as is their habit everywhere until better educated.

In Rome the knights were the rich traders, while the shops were poor and mean. The Romans were great gourmands; their fondness for the pleasures of the table must have done much to extend international trade in groceries and provisions. Needless to say, the groceries of those days were very different from the staples found in a grocer's shop to-day. For example, there was no tea, or coffee, or cocoa; the only drink in common use was wine. Sugar is spoken of by Pliny as a kind of white gum collecting on roots in Arabia and India, brittle to the teeth, and of use only in medicine. For sweetening purposes honey was employed. Butter was recommended by the doctors as a useful plaster; in cookery its place was supplied by olive-oil. Bread, bacon, oil, wine, and cheese were the great Roman foods. During five months of the year, Gibbon tells us, a regular allowance of bacon was distributed to the poorer citizens; and the annual consumption of that article by Rome, at a time when the city was much declined from its

In the Shops
of Old Rome.

former lustre, was ascertained by an edict of Valentinian III at 3,628,000 lbs. Archbishop George of Cappadocia, who sat on the throne of Athanasius of Creed fame, made a great deal of money by an army bacon contract, ^{A Pope's Bacon Contract.} to say nothing of a monopoly in salt. Pepper, a favourite ingredient in the most expensive Roman cookery, was brought, as now, from the Malabar coast of India, the best sort selling for 15 denarii, or 10s. a lb.

The Romans had large markets, but, as has been said, their shops were poor places. They were mostly clustered around the dwellings of the rich people; in Pompeii, for instance, which was a wealthy Roman seaside resort, a kind of ancient Eastbourne or Oban, there were nine hundred little shops around one mansion. Such great shops as we nowadays know the Romans were quite without. It was left for "nations of shopkeepers", like the Dutch and the British, to erect a great middle-class of merchants and shopkeepers. The grandfather of the Emperor Augustus was a merchant, and the father of the Emperor Vitellius a soapmaker, but between the wealthy merchants and the miserable retailers was a great gulf.

Passing from the ancients to our own country, it may be noted how one article handled by the grocer had much to do with the beginnings of civilized intercourse. In the old days, owing to the absence of winter food for animals, people had to live for a considerable part of the year on salted provisions. But in England and Scotland the salt required for salting meat in the winter cannot be procured from Nature's stores save in a few places, consequently fairs and markets arose, being held commonly on the boundary between two "marks", and very often near a shrine or famous burial-place. In such a way Glasgow, the burial-place of St. Kentigern, had its origin as a commercial centre. We need not trouble much about the commerce of the Anglo-Saxons, beyond mentioning that it was a law in those times that a merchant who "fared thrice over the sea by his own means" should be deemed worthy of thane-right, and thus became a person of rank and consequence. In the "quiet, quaint, narrow streets" of those days shops were poor places; our forefathers were accustomed to expose their wares around the market cross, or sometimes on the modest benches

beneath the overhanging porches of their houses. The members of different trades were collected together in assigned quarters of the towns, so that they might be supervised by their respective "gilds". Thus the Pepperers, as the pepper merchants were called, were located in London in Soper's Lane at the time we first read of them; and it was from their Gild in the fourteenth century that the Grocer Company of London was an offshoot.

The great London trade-street in Saxon times, and for long after the Conquest, was the "Chepe", or market street leading from the docks westward; and very different was its aspect from that of the Cheapside or Eastcheap of to-day. "Cornhill", "Bread Street", "Milk Street", "Grasschurch Street", the "Vintry", the "Poultry", and "Mincing Lane" are examples of London names that tell their tales of trade. In Lydgate's *London Lackpenny* we get glimpses of the trading in the Chepe of Dick Whittington's time, how the 'prentices, of whom Chaucer says they loved better the tavern than the shop, stood in front of the shops and accosted passers-by with cries of "What d'ye lack?", and how

Shops in Dick Whittington's Time.

"Hot pescodes one began to crye,
Strabery rype, and cherries in the ryse;
One bad me come nere and buy some spyce,
Peper and safrone. . . .
Throughout all Canwyke-streete
Drapers mutch cloth me offred anone; . . .
Then I hyed me into Est-Chepe;
One cryes rybbs of befe, and many a pye;
Pewter potts they clattered on a heape;
There was harpe, pype, and minstrelsy." ~

A fourteenth-century list of shops mentions among many other single trades—for our ancestors disliked combinations—those of the spicer, the pepperer, and the treaclemonger. In many cases the shop was a booth outside the trader's door, with a huge sign swinging overhead. Trade was subject to the most minute regulation by the gild, and the aldermen were constantly on their rounds testing measures, weights, and the quality of goods sold. The English of those days, we are told, would eat no bread

Trades under the Ancient Gilds.

"That beans in come,
But of cocket or clerematzyn, or else of clear wheat;
Nor no piece of bacon but if it be fresh flesh
Or fish fried or baked";

but they spent money freely on spices—ginger, mace, cloves, cinnamon, almonds, nutmegs, aniseed, long pepper, saffron, raisins, prunes, dates, rice, and "confits". The Pepperers (Gilda de Pipariorum) are first mentioned as a fraternity amongst the gilds amerced by Henry II, but probably existed as a gild long before. Half a century later pepperers were filling the highest civic offices, and it is evident from their names that they were mostly of Italian descent; for example, Andrew de Bokerell (Boccherelli), Mayor of London from 1231 to 1237.

A summary description of the Grocer Company quoted by Herbert, the historian of the City Companies, says:—

The Grocer
Company of
London.

"The Company of Grocers, in older time called Pepperers, were first incorporated by the name of grocers in the 30th year of King Edward the Third, 1345; the arms and supporters granted in 1531 in the time of King Henry the Eighth; and the helmet and crown afterwards granted in 1562 under Queen Elizabeth. Arms: argent a chevron, gules, between six cloves in chief and three in base sable; crest, a helmet and torque; a loaded camel trippant proper, bridled of the second; supporters, two griffins per fess gules and or; motto, 'God grant the Grace'. The Company furnished 100 lord mayors, and is further dignified by enrolling amongst its honorary members five kings, several princes, eight dukes, three earls, and twenty lords, together with numerous distinguished statesmen, naval and military officers, &c. Their patron is St. Anthony. Hall: Grocers' Alley, Poultry."

Ravenhill, who wrote an official account of the Grocer Company in 1689, may be quoted as their authority by those modern grocers who claim to include in their trade whatever they please, on the "sell everything" principle. Remarking that the term originally distinguished merchants from the inferior traders, and that probably this greater consequence was the reason the grocers were entrusted with the custody of "the King's Beam", he proceeds:—

Ancient
Precedent
for Modern
Practice.

"In some of our old books the word signifies merchants that in their merchandising dealt for the *whole* of any kind. But in after times the word grocer became so extensive that it can now be hardly restrained to certain kinds of merchandising they have formerly dealt in; for they have been the most universal merchants that traded abroad, and what they brought home many artists of this Society (the Grocers') found out ways afterwards to change and alter the species by mixture,

confections, and possessions of simple ingredients; by which means many and various ways of dealing and trading passed under the denomination of groceries: and indeed this city and nation do in a great measure owe the improvement of navigation to merchants originally exercising their mystery, as trading into all foreign parts from whence we have received either spices, drugs, fruits, gums, or other rich aromatic commodities."

That the practices of "corners" and "trusts" of late days are not new under the sun may also be discerned from the preamble

*How the Olden
Grocers engrossed
too much.* of the Act 37, Edward III, which declares that "these merchants called grossiers do by covin and

by orders made amongst themselves in their fraternities or gilds engross all sorts of wares whereby they suddenly raise the prices of them", and that they had laid up "other merchandises until they had become dear". However, the "grossiers" formed their Company; and the first volume of the Minutes of the Company recorded, partly in Norman-French and partly in Old English, how 22 persons, carrying on the business of pepperers in Soper's Lane, Cheapside, met at a dinner at the Abbot of Bury's, in St. Mary Axe "xij daie of Juyn, in the yere of oure Lord Jhu' m^{lle} cccxlv", and elected Roger Osekyn and Lawrence de Halliwell as their first governors or Wardens, appointing at the same time a priest or chaplain to celebrate divine ordinances for their souls. That the grocers were men of position and trust is shown by the circumstance already mentioned, that in the fourteenth century their Warden Churchman obtained for the Company the joint custody with the City of the "King's Beam", the original form of the Custom House. In 1450 the Company was also selected to provide the City with an officer to exercise the important

*A Spice Tester
and Food
Overseer.* function of "Garbeller of Spices and Sotill Ware", an inspectorship of high antiquity, the object of which was to prevent the adulteration of spices and drugs. In 1453 the tariff of charges at the Company's Weigh-house enumerates nearly forty articles of which the grocers then had the weighing and inspecting, and most if not all of which they themselves imported and dealt in. These goods included

"Pepper, saffron, cloves (clowes), mace (mac), greynes, cynamon, gynger (by the case or bale), long pepper, flowre of alman, currants (reysens of Corent), gynger (ye barel ye c), tyn (the peece), led (fodder), galyngale (ye bale ye c), druggs (any wit), woad (ye balet), mader, alum, foyle or rooch (ye bale), horns

(yorns y^e tunne), cotton (Cyprus or Brasselon y^e c), ryse, cummin and anys, soope, almands, wex, dates, sannders and Brazil (woods), argent vyff (y^e bolyon), vermelyon, verdygres, saltpetre, brymston, reed copper, flex (y^e c). . . . Al maner other merchandizes y^t cometh to y^e Beam".

On the weighing the Company received fees varying from a penny to twenty pence. The grant of the garbellorship extended the Company's control to

Fifteenth
Century
"Groceries".

"Rhubarb, scammony, spikenard, turpentine, senna, dates, rosin, treacle, electuaries, syrups, waters, oils, ointments, plasters, powders, and all conserves and confections, as gum, succades, cardamoms, and all sorts of merchandises, spices, and drugs in any wise belonging to medicines; and whatsoever shall by sufficient officers skilled in the premises of this kind whom we are pleased to depute and appoint duly and justly to supervise, garble, search, examine, and prove".

The three "Wardens of the Mystery of Grocers in London" were empowered by the patent to supervise all the goods named, in whatsoever hands they could find them, "as well in the towns of Southampton and Sandwich as all other places within the kingdom", and they or their deputies, like modern excisemen, could enter shops, impose fines for deceits, and seize the spurious article.

Besides these very important duties, the Grocer Company looked to the qualifications of grocers themselves, guarded the trade secrets, regulated apprenticeships, and so on, and a fundamental object of the organization was to unite the members of the trade in brotherly affection and regulate their religious and other ceremonies. Their first ordinance, in 1346, required that each member should be "of good condicion" and of the craft, and the learning of the craft was very carefully looked after. No man was to be admitted into the Grocer livery who had not served his apprenticeship, nor was any allowed to keep in his shop a journeyman who had not so "served his time". They had absolute jurisdiction over their trade, and in their work of inspection, for which they made regular rounds, they were wholesomely thorough. The books record how in 1456 one John Ayshfelde was "put to rewle for offens done in makynge of untrewe powder gynger, cynamon, and sannders", for which offence the Warden and fellowship fined him 6s. 8d. (no mean sum in those days), with a severe

Trained Grocers
in those days.

caution. Another grocer, John Freyach, was fined 3*s.* 4*d.* for "rydynge into countre with wares unsolde".

Some of the Company's "pointz" were exceedingly good
 Good Rules for rules for a trading community. One early ordi-
 Good Grocers. nance was:

"That no man of the fraternitie take his neyghbor's house yt is of the same
 fraternite, or enhannce the rent against the wille of the forsaid neyghbor",

under pain of paying £5 to the fraternity and £5 to the person dispossessed. This rule, we are told, was enforced. Any grocers who became poor from "adventures on the sea, or by the advanced price of merchandise, or by borrowing and pledging, or by any other misfortunes", might be assisted by the Wardens out of the Company's funds. The settlement of disputes and debt claims was another mode of the Company's usefulness, and the authority of the Wardens in this as in other matters was absolute. When such a dispute arose between members the rules bade them bring it before the Master or Chief Warden for him to "make an ende thereof", and so save their honour, and if no penalty was imposed on the defendant, the plaintiff bore the costs. If it was found impracticable to compromise the dispute, then, and not till then, by leave of the Master, the parties might "goe to the lawe". The historian remarks that "the Grocers' books record no instance of this folly among their members".

It has been mentioned that the grocers regarded St. Anthony as their patron saint. At their meetings the Master, when he

*St. Anthony
 the Grocers'
 Patron Saint.* wished to gain attention, would strike a small bell held by a little carved figure of that saint. But

apparently there is no ground for the supposition that St. Anthony had any special relationship to the trade. The Roman god of trade was Mercury. The London grocers called themselves the fraternity of St. Anthony, Herbert says, because they had their altar in St. Anthony's Church, just as other trade companies assembled in other churches. On St. Anthony's day in May every member of the Company in the City had to go to the church to high mass, "and abide from the beginning to the ending of the masse"—for the grocers of that day were religious men. After St. Anthony's Church was burned down they used St. Stephen's, Walbrook. A banquet was another

important observance of theirs on St. Anthony's day, "or within an octave thereof". At one such feast in 1425 the "spicery" used included

"Poudre de pepir, de sugre blanch, saffron, ginger, cloves, mace, honey, figs, almonds, dates, reysons de Corince (currants), cynamon, nottemeg, flour de Ryse, and sanders; also for the kitchen costards, wardens, and other sorts of fruit; oatmeal, vinegar, verjuice, onions, and garlic"

In those times sugar "blanch" or white was still a great rarity; honey was used for sweetening, as with the Greeks and Romans. Melted fat or lard was used in most cases where we should now use butter. The fat was called "fresh <sup>White Sugar
a rarity and
Butter scarce.</sup> grease", and was bought by the "potel" or gallon, probably not in a "liquid" state, as Herbert suggests, but melted into a jar or measure of which the capacity was known. In the accounts of one of the Grocers' Breakfasts in the fifteenth century there is mention of "one disch of boter", but this must have been a great dainty, the historian remarks, as butter did not supersede "kychin grease" or dripping for breakfast till between the reigns of Henry VI and Elizabeth.

The Grocers did not exclude women-folk from their festive gatherings or their business meetings. Widows, wives, and single women might become members of the Company, and the "bretherne" might also introduce their fair acquaintances to the feasts if they chose to pay for them, "and that, not as in modern times to gaze in galleries, the mere spectators of good living, but as participants". In the simplicity of the old style the member might bring with him a damsel if he pleased (*ameyne avec luy une demoiselle si luy plust*), though they might be excused if sick, or big with child, or near delivery (*malade ou grosse danfant et pres sa deliverance*).

Many quaint incidents might be related of these picturesque old times of the grocery trade. One of the functions in which the Grocers and other companies rejoiced was that <sup>Old-time
Grocers' Doings.</sup> of riding in procession on state occasions or at important funerals, when of course they were in the full garb of their livery. The prescribed dress in the fourteenth century was an upper and under garment, a cloak or gown, and a hood. In 1414 the colours were scarlet and green; in 1418 scarlet and black; at the commencement of Henry VI's reign they were

"murrey and plunket": the former dark red, and the latter a kind of blue; later on it was sky-blue. When they attended the funeral of the great Sir Philip Sidney (who was a member of the Grocer Company), at St. Paul's in 1587, they are described as preceded by the lord mayor, aldermen, and sheriffs, "rydinge in purple", and walking to the number of 120 in pairs, "in their proper gowns, with ruffs and bonnets and scrips or small bags (hoods) over their left shoulders, and some with gloves in their hands". When Henry VI arrived at Dover on his return from being crowned King of France in 1432 there was a great reception by the Companies, and John Wells, grocer, being Mayor of London at the time, attempted what is recorded as the first instance of scenic display on these occasions. Between the ^{A Grocers'} Grocers' and Mercers' Halls he had a "grove" ^{"Grove".} arranged with fruits dealt in by the grocer, and in the midst of the grove three wells "whose waters at the king's presence seemed miraculously, like those of Cana, changed to wine". On the grove or island were

"Oranges, almondys, and the pomegranade,
Lymons, dates, their colours fresh and glade;
Pypyns, quynces, chandrellys to disport,
And the pom cedre, corageous to comfort;
Eke other fruities, whiche that more comown be,
Quenyngges, peches, costardes, and wardens,
And othere manye ful faire and freshe to se;
The pome water, and gentil ricardouns
And agaynes hertes, for mutegacious
Damasyns, whiche with there tast delight
Ful grete plente bothe of blak and white".

At the wells, serving the wine, stood the cardinal virtues "Mercy, Grace, and Pity", and the patriarchs Enoch and Elias, "ful circumspect and wys", awaited the king, to present him with fruit as he passed by.

The Grocers' Hall in London was established in 1427. Nearly two centuries later the Apothecaries, who until then were amalgamated with the Grocers, severed their connection with the trade. A part of the hall was let to the Bank of England when that great institution was founded at the end of the seventeenth century.

It will have been seen that in these bygone days the grocers

were men of consequence in the mighty city of London—as they were also in Glasgow and other important cities later on. They were men who in old English history were accustomed to "stand before kings". Kings delighted to honour them, and also, let it be said, to borrow of them on occasion. Much might be said of some mean demands preferred by monarchs in that way. The Stuarts figured several times as borrowers from the grocers. Even Queen Elizabeth sent letters under her privy seal asking for "a hundredth pondes . . . by way of lone for a certeyn time", to be "certeynly repayd againe". At last, in 1684, came Charles II's autocratic writ of "Quo Warranto", the result of which rendered the Merry Monarch not only master of London, but of all the corporations of England. It was pretended there were malversations in the City which demanded investigation, but there is little doubt that the real object of instituting the enquiry into the validity of the City companies' charters was to procure arbitrary power for the king. The companies thereupon—having perforce nothing else to do—surrendered their charters, it being promised them that new ones should be granted as from the king himself, so that he would be the head of them. On April 12th, 1684, the Wardens of the Grocer Company, with other members and one or two grandes, attended His Majesty at Windsor; and the king, who had himself done them the honour of becoming a member of their fraternity, graciously received their formal petition of surrender, "declaring to them he was a member of their Company, and that they might assure themselves of all kindness and favour he could, according to the laws, bestow upon them", and so His Majesty "went to chapel, dismissing the whole assembly without hearing other persons, and committing the Company's petition to the care of Sir Lionel Jenkins, with particular command to take care of his Company".

Grocers who
stood before
Kings.

King Charles II,
Grocer.

Charles's new charter in course of time reached the Grocers, but was a very different document from the old one. Among other restrictions was one that the names of their wardens and clerks must be submitted for the royal approval; the king also reserving to himself the power of removing from office any warden, assistant, or clerk by order of Privy Council. Whether the irksomeness of these restrictions caused the Grocers to take part in

bringing about the overthrow of the Stuarts we need not enquire; it is significant, however, that one of the earliest acts of William and Mary was to reverse the "Quo Warranto", and enact that the companies should stand as they respectively were at the time of that judgment and resume their properties, powers, and privileges; whilst the king himself honoured the Grocer Company by becoming the Master for the year 1689 and making the company a grant of three fat bucks from Enfield Chase.

In later times the Grocer Company's evolution has carried it, so far as London is concerned, completely away from the trade; in fact, it is not improper to say that nowadays the only connection the Grocer Company of London has with the grocery trade is to be found in its past history and its name.

The Grocer Company of Glasgow—the only other company so named—has kept much more truly in touch with the trade.

The Grocer Company of Glasgow. Formed in 1793 by a few grocers in Glasgow it has accumulated large funds, and has not only dispensed philanthropy, but has exercised considerable influence on the fortunes of the trade in "the second city of the empire". The Twentieth Century it began with a capital of £23,000, and a membership comprising many leaders of the Glasgow grocery trade, from the then Lord Provost, Sir Samuel Chisholm (who was made a Baronet in 1902), downwards.

The trade, however, has itself moved quite away from the conditions which rendered possible the kind of supervision and control we have sketched as obtaining in the Middle Ages. Its evolution has in one direction produced minute subdivisions and a host of specialized businesses, whilst in the other direction there has been the tendency to aggregation, all kinds of branches of the trades being brought together under one roof as it were, and a bewildering variety of other businesses united with them, so that the seventeenth-century remark as to the universal nature of the grocer's trade is truer now than ever, and it is almost easier to say what grocers do not sell than what they do. Without attempting here to trace all the ramifications of the trade from tea specialist to "Universal Store", and from small retailer to "multiple" shops, branch companies, wholesalers, blenders, sundries men, importers, dealers, merchants, agents, manufacturers, and so on, we may refer briefly to the chief divisions of the retail trade, divisions

which sometimes become of practical importance when landlords engage to protect tenants by refusing to let neighbouring premises for specified trades which would come into competition.

The accepted Oxford philological authority defines the grocer as "a trader who deals in spices, dried fruits, sugar, and in general all articles of domestic consumption except those that are considered the distinctive wares of some other class of tradesman". In the last two centuries tea, coffee, and cocoa have become characteristic articles of the grocer's trade. With this addition, we do not see that the definition quoted, although not impeccable, perhaps, can be very much improved upon. The editor of *Notes and Queries* writes: "The word 'grocer' has changed its meaning. In the fourteenth century in England it was 'grosser,' i.e., a dealer in gross, a wholesale dealer in anything. So you could have a 'grosser' of wines or of shoes. The modern meaning is quite secondary. At the time when 'grosser' was simply a wholesaler, I imagine that many of the things now and for some centuries past classed as 'groceries' were sold by different dealers, who had names of their own now very likely extinct. Spices would be sold by one man, sugar by another, and so on. A grocer's business is really a congeries of businesses." In 1725 Watt's *Logic* describes a grocer as "a man who sells sugar and plums and spices for gain". In 1660 Le Blanc's *Travels* tell us that "confections and preserves of all sorts, spices, and all sorts of groceries, come from China". In 1635 there is a reference to "any sort of grosseries or Maynchester (Manchester) wares". A writer in 1608 classes brown sugar-candy amongst groceries, and Macaulay asks what the grocer would do without his currants.

Authoritative
Definition of
a "Grocer".

The Grocer's
Goods.

It is hardly necessary to say that at the present day grocers' shops present a wonderful variety. Whilst some are "general" shops in the miniature sense, others might be more fitly described as mammoth emporia of almost everything vendible. London perhaps affords a conspectus of samples of pretty nearly every kind, and it has the advantage of having been treated of with laborious accuracy by that prince of statisticians, Mr. Charles Booth, and his army of helpers. In the census of 1901 there were returned as "grocers" in London 18,123, and in the oil and colour

trades 3761; and the details of occupations included grocer, tea dealer, coffee dealer, chocolate dealer, cocoa roaster, coffee roaster, tea mixer, "Italian warehouseman", oil and colourman, oil merchant, oil dealer. There were also 12,122 "general shopkeepers", and 7369 classed as cheesemongers, provision dealers, provision curers, buttermen, &c. These trades overlap one another in all sorts of ways.

Wholesale grocers, importers, brokers, and agents are comparatively few in number. Many retailers obtain the bulk of their goods either direct from manufacturers, or from wholesale firms which supply only one article, such as tea or coffee. There are, however, a certain number of wholesale grocers, such as the great firms which have their head-quarters in the historic grocers' quarter of Eastcheap and its vicinity in the City of London, some of whom supply a bewildering variety of goods to retailers. A **provision merchant** or dealer is defined by the dictionary as a general dealer in articles of food, as hams, butter, cheese, and eggs. The conjunction of provision merchant with grocer is of course the commonest of all. The **Italian warehouseman** and the **tallow chandler**, formerly distinct trades, have now, Mr. Booth found, no separate existence in London. The Italian warehouseman at one time sold only foreign produce, fruits, olive-oil, macaroni, sardines, &c.; and in the Middle Ages Italian merchants held a separate and honourable position, as already mentioned. Nowadays the trade is merged commonly in that of the grocer, although here and there one meets with a trader who describes himself as an "Oil and Italian Warehouseman". The tallow chandler dealt mainly in soap and candles, articles now sold only by grocers or oil and colourmen.

The Oil and Colourman. The trades of the provision dealer, the cheesemonger, and the oil and colourman, are still separately carried on, "but there is much overlapping between them and the grocer, while nearly all the prominent men combine these various businesses under one or it may be many roofs, for grocers and oil and colourmen have a number of branch establishments more commonly than the members of any other trade". Of course the modern production of the vast variety of canned goods, meats, vegetables, pickles, preserves, jams, milk, and so on, has had a great influence on the development of the

grocer's business. It is pointed out also that the wine licenses have had an effect. The oilman, who once dealt chiefly in paints and the oils for mixing them, now sells not only illuminants, but pickles, sauces, soap, tallow chandlery, firewood, tinned goods, jams, brushes, baskets, ironmongery, hardware, lamps, china.

Without pursuing the subject into statistical detail a word must be said of the evolution of the trade which in 1902 gave rise to what was called the "Passing of the Grocer" scare. This was the great spread of the two formidable classes of the retail grocer's competitors, the co-operative societies and the Co-operative Stores and many-branched Companies. "company shops". The former are sufficiently well known to need no explanation here. The latter are large aggregations of grocers' shops owned by limited liability companies and worked on systems of branch management which will be more closely examined further on in this work. Some of these companies deal exclusively in certain staples of the trade, while others take a wide scope. A specimen of the latter is Lipton's Limited, which when floated as a company announced its possession of seventy-two shops in London and 181 in the provinces. An example of the other kind is the Home and Colonial Stores Limited, who in 1906 owned between 500 and 600 branches in London and the principal towns throughout the United Kingdom. Estimates made in 1902 gave about 200 "company shops" in Manchester and Salford, a hundred in Leeds, fifty each in Bolton and Oldham. The grocery trade has thus been for some time past undergoing revolutionary changes. The grocers' shops have been multiplying, not disappearing, but their labels have been in many instances radically altered.

3. TYPICAL SHOPS

It goes without saying that the typical grocer's shop of to-day, wherever we look for it, is vastly different from the grocer's shop of a century or even half a century ago. In one of the Heriot-Watt lectures Mr. John Wilson of Edinburgh contrasted the Edinburgh or Glasgow shop of to-day, with its large and attractive stock, artistic show-cards, and elaborately-

An old Edinburgh Shop.

dressed windows, with an Edinburgh shop of his school days—that of Bailie Hill, opposite the Tron Kirk in High Street, wherein an unopened tea-chest, flanked by a couple of sugar-loaves, occupied one window, and a few nuts the other, whilst illumination was provided in the evening by two oil-lamps, one in the window and the other on the counter, behind which the bailie himself presided, arrayed in a swallow-tail coat and a white choker. The picture somewhat resembled that of the “*Polite Strand Grocers of the Strand*”, Messrs. Aaron & John Trim, ^{Polite Strand} _{Grocers.} whom history records as presiding in a shop where “a dozen pairs of scales are strewed from one end of the counter to the other, mingled with large lumps of sugar and other articles; the floor, too, so completely piled with goods, one upon the other, and in all parts so covered, that there is passage but sufficient for one person at a time to be served”. These comparisons, however, are perhaps scarcely just.

To describe the “typical” shop of the present day as any one shop would, of course, be absurd. In no kind of shops is there room for so much variety as in grocers’ shops, and happily the “cast-iron system” of the branch-shop companies has not yet by any means driven that variety out of the trade. Grocers’ shops still vary with the size of the town, the character of the population, the particular section of the population appealed to, the capital at the proprietor’s disposal, and his personal tastes, idiosyncrasies, ambitions, or opinions. Our most useful plan, therefore, will be to try, not to cover all the ground, but to present a few detailed pictures of shops of very different classes, such as may afford guidance for the beginner or hints for the established trader.

As a typical London grocery shop we may take one situated in a thriving suburb among a middle-class population, tempered at ^{A London} _{Shop of} _{To-day.} one end of the scale by a few aristocrats, and at the other by a sprinkling of the labouring and poorer classes.

In this particular suburb business is “humming”, and things have not been at a stand-still in the shop, which has grown even to the requiring of several successive enlargements of premises. Here is a type of many which the enterprising traveller can light upon any day within a circle of seven miles of the Bank of England.

As one approaches the shop from the outside there are evident

A WELL-STOCKED INTERIOR

If a handsome exterior is a good advertisement for a shop, a smart well-stocked interior can hardly be less so. Orderly arrangement—a place for everything and everything in its place,—up-to-date and good-looking stock well displayed, bright and well-kept fittings, everything spick-and-span, and absolutely clean—these are features in a shop which at once create a favourable impression on the customers, and more especially upon those whose custom is worth the having. They suggest not only that the goods will be satisfactory, but that the tradesman, his manager and assistants, know their business, and are therefore able and likely to render good service to their patrons. As explained in the text, an arrangement commonly found convenient is to have a “grocery side” and a “provision side” in the shop. Our illustration shows a typical “grocery side”.

signs of prosperity in the three smartly-dressed windows wherein are displayed, from the level of my lady's dainty toes to the height of the ceiling, the commodities marketable within. The three windows are dressed with provisions, wines, and groceries respectively, with due regard to the season. For instance, in the provision window during the sultry summer months will be seen a little fountain set about with plants, throwing up a shower of spray with musical patter, and giving a delicious air of coolness to the potted goods, cream, new-laid eggs, and fancy cheese around it. The wine window, too, displays the hocks, clarets, and even lighter beverages, which suggest the thirst-quenching "cup"; and the grocery window is aflame with "afternoon tea", idealized in the dainty little table with its snowy cloth and china, and materialized in the packages of "Indian, Ceylon, and China" piled up artistically as a background—tea! welcome at all seasons, at all seasons the backbone of the trade!

Entering the shop, we are struck by the fact that the old-fashioned sawdust-covered plank floor has given place to a mosaic of neat black and white tiles. These being easily washed every morning lend an air of cleanliness and coolness to the interior, which the obsolete kind of floor mentioned above strikingly failed to do. On one side runs the grocery, on the opposite the provision counter. These are faced with a decorative work of fancy woods with tiled panels, the top of the grocery counter being of polished mahogany, that of the provision counter of white marble. Behind the grocery counter, and handy for the rapid serving of customers, is a set of fixtures with spaces for canisters and shelving above, and japanned and polished bins for tea, coffee, &c., below. Various sizes of scales repose handily on the counter for use when goods are required to be weighed, and separating the counter into spaces are stands or piles of goods, especially of those in season. By this arrangement each customer is not brought into too great proximity to the neighbouring one—it is not everyone who likes to have her order overlooked too minutely by other people. Looking a little farther down the shop, or perhaps at a counter running along the back at right angles to those we have mentioned (the counters thus forming three sides of a square), we see various racks for wines and spirits, and more shelves for the accommodation of such goods

An Interior View.

as matches, candles, pickles, jams, sauces, tinned goods, and the myriad articles which the grocer must now keep to satisfy the wants of an exacting public. It would be strange too if a prominent corner of the premises were not devoted to a tasty display of green fruit according to the season. Oranges, melons, lemons, nuts, and even pine-apples and grapes, now form a by no means unattractive or unprofitable department of the modern grocer's shop, though some think it meet to draw the line at fruits and vegetables more suited to the greengrocer's trade, unless, indeed, our grocer has a quite separate greengrocery department.

The provision counter next claims our attention. Behind it white tiles and marble shelving make a suitable background for *The Provision Counter.* the display of the piled sides of Irish and Wiltshire bacon carefully stacked with dry, clean straw between. The cut bacon is neatly arranged, and, of course, looks fresh and appetizing to attract the customer's eye. This will much depend upon the skill and salesmanship of the provision hand, who will take care to cut wisely, but not too well. The same remark applies to the cheese, whether of the Cheddar or fancy description. In fact, freshness is of the essence of success in this part of the business, and a pervading air of cleanliness and coolness tends to this end to a remarkable extent. A few green plants, too, in art pots go a long way towards making this impression. The butter block stands on this counter, and behind it the lumps of "Danish" and "Brittany" occupy marble shelves, from which the assistant serves them. On this counter cooked hams, rolled tongues in glass, brawn, potted meats, and fish and eggs are arranged to tempt the jaded appetite of the public, and the whole is presided over by the assistants in clean white coats that the *tout-ensemble* may be as attractive as possible.

In many shops the cash taken at the counter is now sent to the desk, and the change returned therefrom by the *Cash Railway.* Overhead wires lead from several stations just over the assistants' heads as they stand at the counter, radiating from the cash-desk as from a centre. This cash-desk is placed as nearly as possible in a central position (at the back of the centre window in the shop we are trying to describe). Along these wires a miniature car is propelled by an ingenious catapult-like contrivance. This being depressed by the assistant,

the car is released from the hook holding it back tightly against a strained rubber band, with the result that the car receives sufficient impetus to carry it along the wires to the cashier's desk. She takes it down, receives the money and check for the amount, inserts the change if required, and speeds the car on its way back to the assistant whence it came.

By way of contrast with our smart and up-to-date shop take now one of the small "general shops" which are so common in London, especially in the central poorer districts. *A Small London General Shop.* Of such a shop Mr. Charles Booth in his census work took an inventory of a Friday evening's stock as follows:—

Articles.	Quantities.	Total Value.	Cost Price.	Sale Price.	Percentage of Profit on Cost.
					s. d.
Ginger Beer ...	6 dozen ...	4 0	8d. per dozen	1d. each ...	50
Vinegar ...	1 gallon	0 9	9d. per gallon	By ha'porths (say)	100
Salt ...	—	0 2	2d. per loaf	By farthings ...	100
Mustard ...	1 dozen ...	0 8	8d. per dozen	1d. each ...	50
Tea ...	Loose ...	0 8	1/4 per lb.	6d. per 1/4 lb. ...	50
Tea ...	In oz. and 1/2 oz.	1 6	1/- per lb.	1d. per oz. ...	33 $\frac{1}{3}$
Rice and Barley ...	—	0 4	1½d. per lb.	5 oz. for 1d. ...	113 $\frac{1}{3}$
Sugar ...	12 lbs. in packets	1 9	1/9 per dozen lbs.	2d. per lb. ...	14 $\frac{2}{7}$
Currants ...	—	0 2	1½d. per lb.	5 oz. for 1d. ...	113 $\frac{1}{3}$
Coffee ...	—	0 6	1/- per lb.	4d. per 1/4 lb. ...	33 $\frac{1}{3}$
Soap ...	—	1 1½	4½d. per bar	12 pieces at ½d.	33 $\frac{1}{3}$
Blue ...	2 dozen packets	0 4	2d. per dozen	¼d. each ...	50
Blacking ...	1 dozen packets	0 2½	2½d. per dozen	½d. each ...	140
Matches ...	3 dozen boxes ...	0 6	2d. per dozen	¼d. each ...	50
Candles ...	1½ packets ...	1 6	11d. per 60	4 a penny ...	36 $\frac{4}{11}$
Washing Powder	1 dozen packets	0 4½	4½d. per dozen	½d. each ...	33 $\frac{1}{3}$
Black-lead	1 dozen packets	0 2	2d. per dozen	¼d. each ...	50
Epsom Salts	1 dozen packets	0 2	2d. per dozen	¼d. each ...	50
Senna ...	1 dozen ...	0 2	2d. per dozen	¼d. each ...	50
Firewood	3 dozen bundles	0 6	2d. per dozen	4 a penny ...	50
Baking Powder ...	1 dozen packets	0 2	2d. per dozen	¼d. each ...	50
Flour ...	6 packets ...	0 7½	1/3 per dozen	1½d. per packet	20
Bread ...	6 loaves ...	0 10½	1/9 per dozen	2d. each ...	14 $\frac{2}{7}$
Margarine ...	3 lbs. (best) ...	1 10½	7½d. per lb.	10d. per lb. ...	33 $\frac{1}{3}$
Margarine ...	2½ lbs. ...	1 1¾	5½d. per lb.	8d. per lb. ...	45 $\frac{5}{11}$
Cheese ...	3 lbs. ...	1 3	5d. per lb.	8d. per lb. ...	60
Eggs ...	—	1 0	6/6 per 120	1d. each ...	53 $\frac{1}{11}$
Dripping ...	—	1 8	4d. per lb.	6d. per lb. ...	50
Bacon ...	6½ lbs. ...	2 4	4½d. per lb.	8d. per lb. ...	77 $\frac{7}{9}$
Onions ...	—	1 0	10d. per 20 lbs.	1d. per lb. ...	100
Pickled Onions ...	1½ jars ...	1 8	Home made	By ha'porths ...	100
Jam ...	—	0 9	4d. for 2 lbs.	6d. per lb. ...	200
Milk ...	1 gallon	0 9	9d. gallon	2d. per pint ...	77 $\frac{7}{9}$
Cotton, Tapes, &c.	—	1 0	Various ...	—	—
Hair Oil ...	—	0 7	7d. per bottle	By ha'porths ...	—
Cigarettes ...	—	—	6 dozen for 1/-	¼d. each ...	50
Sweets ...	—	3 0	3d. per lb.	½d. for 1½ oz. ...	77 $\frac{7}{9}$
Cakes ...	—	1 0	Various kinds	—	30-50
Tarts ...	—	0 3	4½d. per dozen	½d. each ...	33 $\frac{1}{3}$

The fixtures and fittings in the shop (which measures about 14 feet by 11 feet by 7 feet) consist of a wooden screen betwixt

door and fire, two tables, a counter, small and large scales and weights, a good corner cupboard, and some odds and ends. The stock is bought from about twelve sources of supply, mostly in the main streets not more than half a mile distant; it is replenished generally on Friday, and from day to day as requisite. As there are regular, continuous, weekly purchases for cash the prices are not much above those of the wholesale market. Ginger beer and milk are delivered at the door by carts, bread and flour are obtained from the baker; tea, butter, eggs, groceries, and chandlery stores from shops which combine wholesale and retail business.

It is unnecessary to say that the above is quoted rather as a curiosity than as a "type" of shop our progressive young grocer is likely to begin with. There are many thousands of such small shopkeepers in London, but they are hardly entitled, even the best of them, to be called grocers.

Perhaps there are many readers who would say regretfully that a first-class London shop—such as one we have in mind which happens to be situated not a hundred miles from Regent Street—is as far above their heads as the one just described is below them. But it is always well to aim high. Moreover, the London shop we will now describe in detail is not so very different from other smart shops owned by the same proprietors in Glasgow, Liverpool, and elsewhere.

This shop has two not over-large windows, frontage being so very valuable. In one window—on the left—provisions are shown; in the other groceries. This is a very common arrangement in grocers' shops, as it affords a convenient division. The upper part of the window is artistically divided into small squares and oblongs; over them appears a plain fascia on which the proprietor's name appears in plain letters of sunken gold; above is a cornice, and this again is surmounted by an effective cresting in ornamental ironwork. Entering the shop we find the floor tiled, the ceiling covered with a light-tinted lincrusta Walton.

The counter-front is neatly and artistically finished in relief tiles, and the whole of the woodwork is of highly-polished mahogany enriched with carving. The counters stretch on either hand in a long perspective, but are broken into departments

A London
Shop of the
First Water.

marked by hanging signs. Taking the right counter, we come first to pyramids of goods with spaces between and a glass showcase below the counter for such goods as French plums, honey, and cakes. Behind the counter is a show-case of toilet articles. Next we come to a plate-glass front bearing the device of a tea-plant, above which front appears a row of black-and-gold japanned tea canisters, while beneath is a row of mahogany bins, into which the tea descends from the canisters as fast as the bins are emptied. Jams occupy a shelf close to the ceiling. Next, along the counter, we arrive at a handsome glass case reaching the ceiling, and containing such goods as jellies, meat extracts, preserved ginger, &c. Then come more tea canisters; and then a special case for bottles of wine and spirits. In front is a marble counter, beneath which are biscuit boxes with glass covers through which the ^{Marble and} contents may be seen. Here we arrive at the cashier's ^{Mahogany.} desk, from which radiate the cash-carrier wires to all parts of the store; and behind which are seen a glass case of soaps, and a staircase leading to the upper floors. The end of the shop is occupied by shelves of olive-oils, and the counter is continued on the other side by the department of curries, sardines, &c., also shown on shelves, below which are receptacles with doors for such items as wash-leathers and sponges. Passing the lift for the upper floors, we come to the fruit and confectionery counter, marked by a brass rail set in a marble top, behind which are stacked bottles, jars, and fancy boxes of chocolate, and other confectionery and preserved fruits. Next is the Italian warehouse department, and between that and the window and front door is the white marble provision counter, carrying a handsome fitting of black marble for the tinned meats, and flanked by shelves of white marble for various goods thus appetizingly brought to view. Beneath this counter is a glass front enclosing a cold-air chamber, which is found very useful. Finally, there are handsome fittings of incandescent lights throughout.

Passing now from London to the provinces in search of typical shops, let us linger for a moment to recall the old-fashioned country shop, still to be met with, but, like dear ^{The Old-style} old rural England and Scotland, rapidly "passing". ^{Village Shop.} This shop does not pretend to include drapery among its stores. Pins and needles it keeps, and a few reels of cotton and threads;

but for anything else the villagers must go or send into the town. The shopkeeper is licensed, as the legend above the doorway informs us, to sell "tea, coffee, snuff, and tobacco", and to these she adds the most staple articles of a grocer's stock-in-trade. Sweets, of course, she sells, and such miscellaneous commodities as may be easily and profitably retailed by the "penn'orth". Bottles of ink and gum, penholders and slate-pencils, tin-tacks and hair-oil—these are her stock. Most of her supplies, with the exception of the odds and ends of haberdashery, are drawn from the large grocers of the neighbouring towns. These supply her at prices about midway between cost and retail, and she adds as much extra profit as her customers seem inclined to pay; generally her price is about 20 or 25 per cent above town value—not exorbitant, when one considers the cost of the seven or eight miles carriage by road, the credit given, and the infinitesimal quantities sold. In our broad village street the cottages stand back from the road half-hidden among lilacs and gooseberry bushes, and over

A Pleasant Rustic Interior. the door of one of them we read the notice "Post Office". As we go up the path we see the window on the right of the door exhibits a varied assortment of attractions, principally show-cards; two or three open boxes of sweets, peppermints, and hokey-pokey; some penny bottles of ink, sauce, and hair-oil; a peg-top or two, and some marbles. This display is entirely shut off from any but mounted passers-by by a large clump of lupins growing a yard from the window. A half-door leads into the shop, and opening this we set in motion a bell, whose jangling is followed after a few minutes by footsteps in the garden, and the mistress of the place appears. As she moves about, putting things in order and glancing now and then into the garden and street, we notice the absence of all dust or dirt, and the methodical arrangements of the small stock. Canisters are bright, though the gilt and lettering on them is worn and faded. The pair of scales is set square on one end of the counter, the pans shining, the weights in a neat pile, one tiny quarter-ounce keeping the scales from balancing. At the other end is a section of an American cheese, looking creamy and appetizing. The half-empty flour bag stands near us, the mouth rolled neatly down to facilitate the insertion of the scoop. All tells of method and order in the shop, as the pleasant kitchen tells of a neat housewife.

But it is high time we turned from the old and rural and quiet to the new and "up-to-date", to the bustle and hum and smartness of a first-class shop in one of the largest of our busy commercial cities. This shop—the shop of one of the most thorough, practical grocers living—is a commercial palace, handsome within and without. The shop is 80 feet long, 30 feet wide, and 12 feet 6 inches high, and is countered round with solid polished baywood, with bent glass show-cases, and baywood stands with glass doors in the centre of the flooring. The butter counter is fitted with a splendid glass case, capable of holding a ton of butter, and the fittings behind the provision counter, as well as the top of the counter, are of rouge marble. The upper rooms are devoted to storage, and to the making up of family orders. They are supported by five pillars decorated with Japanese leather. The roof and ceiling of the shop is specially attractive, being beautifully decorated with lincrusta Walton. The extreme end of the shop is well lighted during the day by means of a glass dome—a rather important factor when the effectiveness of the interior of a shop is in question. On entering the capacious shop at night the thirteen polished-brass chandeliers, each fitted with six incandescent burners and mantles, leave a most pleasing impression. The shop windows are shut off from the shop by dust-proof baywood cases, seven or eight of which also run around the walls of the shop behind the counter. These, and the remaining and varied wall decorations, are surmounted with an elaborately-carved cornice, just beneath which, on vermillion ground, is printed in gold letters, picked out with black, the name of the proprietors.

In a fashionable town, where, at any rate in the main business thoroughfare, everything must be "spick and span", and where appearances—always important—count for more than in other towns, a typical grocer sees that his shop is kept thoroughly "smart" in its outward appearance. The highly-polished stall plates, the clear sun-blind, the tastefully-dressed windows backed with a handsome palm or fern, even the two freshly-painted posts at the kerb against which customers can stand their bicycles, stamp the establishment as a "classy" one. Inside the shop the floor is covered with linoleum, and the counters, the marble slabs, and the scales and weights are

A First-class Shop
in a large
Commercial City.

A "Single Shop"
in a Fashionable
Town.

as bright and clean as the proverbial new pin. The assistants, too, have the same smart appearance; well groomed, with spotless collars and clean white aprons—and on the provision side with white jackets too—they are good-looking young fellows, whose speech and manner bespeak intelligence and education. There is an utter absence of anything vulgar or common; the window tickets, the invoice forms, the advertisements are all in good taste, and if a show-card is displayed it is sure to be an artistic one. In short, the shop and all about it are well adapted to its customers, for in this town there is a refinement and gentility which filters down even to the poorer people, and so a high standard of taste comes to be set up, and this standard the grocer has to keep in front of him. Many packed goods are sold at this "Own Name" fashionable establishment bearing the grocer's "own Goods. name". Such are cocoa, corn-flour, pickles, capers, sauces, baking-powder, dry soap, and many other articles. These invariably bear much better profit than "proprietary" goods, and have the additional recommendation of being a good advertisement for the grocer wherever they are introduced, as they are of the very highest quality only. Wines and spirits constitute an important part of the business, nor must we forget to mention high-class mineral waters, in which a nice trade is done. A glance round the shop tells us of the class of goods sold there; on the grocery side none but the best brands of canned goods, high-class sauces and pickles, and packet teas at 2s. and 2s. 6d. a pound. As to provisions, the display of choice Wiltshire bacon, York hams, and Cheddar and Gorgonzola cheese is a sufficient indication that no second qualities need be looked for here. It is with "quality" that our friend whose business we have been looking at builds up his reputation, just as he maintains it by his personal study of and influence with his patrons. "Quality" is his brick and stone—"personality" his cement, binding all together.

It is often conceded that the grocers of the West of Scotland are ahead of almost anywhere for real smart up-to-date and elaborate shops, and many examples might be given from Glasgow and district of shops which are really splendid examples of what a grocer and provision merchant's place of business ought to be. Especially in the case

A Typical
Scottish Shop.

of provisions cleanliness is as absolutely essential as is the opening of the shop each morning. Take by way of instance a fairly large shop, with say three good-sized windows, intended for carrying on a mixed trade in provisions, groceries, Italian-warehouse goods, fruit, confections, &c. The provision window is large and airy, and tiled back for from three or four feet from the glass. Each side of the window (unless where there is a side-light) has good mirrors up to about three to four feet high, above which white enamel paint seems to be the correct thing, being much more effective than mirrors up the whole height of the shop. Behind the provision counter are placed the marble slabs for butter and cheese, which with a little care are always attractive. Next in order come groceries and Italian-warehouse goods, and in this department the number of attractive goods the grocer now has at command makes it comparatively easy to secure that attractiveness shall be characteristic of both the window and counters here. In the shop we are describing the third ^{The Third} window, after provisions and groceries have been duly ^{Window.} provided for, will be utilized for a thoroughly good fresh fruit department. This, in the opinion of a first-rate Scottish authority, can only be properly worked by girls, "and from a profit-making point of view", he says, "there can be no better department in a grocer's shop". In conjunction with this department a fruit-preserving department is effectively carried on, which, while a most profitable one, ensures that no loss will take place in connection with the fresh fruit department. Another department coming in close proximity to fruits and confections is that of biscuits and cakes (which, like the former, can be worked best by girls), and wherein, as may be supposed, by proper manipulation a very fine display is made in a typically smart shop.

The subject of licensed shops falls to be dealt with in a later section of this work, but it may be mentioned here, as a point in which the Scottish trade differs somewhat from the English, that in Scotland the licensed grocer often has his liquors and groceries all under one department.

It goes without saying that some of our smartest grocers' shops may be found at the fashionable sea-side resorts. These, however, differ little from the smart shops already described, save in the respect that theirs is in nearly every ^{At the Sea-side.}

case a season trade. For a few months—or even a few weeks—they do a roaring trade; for the rest of the year they practically hibernate. Yet in spite of this manifest disadvantage the limited liability companies and other proprietors spend large sums in providing at the leading sea resorts palatial shops such as may captivate visitors of the highest class in “the season”. In many of our small sea-side places can be found splendid examples of the almost-universal-provider grocer. The writer recently met one who remarked: “You see, it is so difficult to get a good turn-over in a small place, unless you sell almost everything”.

Although somewhat outside the individual retailer’s sphere of activity, the “stores” cannot be omitted from our conspectus of The Stores. typical shops, for assuredly they are a great feature of the grocery trade of to-day. Most readers are aware that the “stores” are of two totally distinct classes—those of the Rochdale Co-operative type, often managed by a committee of working men; and those of the “Army and Navy” type, which are huge emporia conducted by skilled managers under the supervision of the directors of a limited liability company. In many instances the shops of the former class are comparatively small, the business being limited, and display being in the circumstances alike costly and unnecessary. On the other hand, there are many towns where the co-operative grocery stores are run by experienced grocers on up-to-date lines and doing a very large trade.

In a town where rents and rates are fairly high a good-class shop will probably cost in rent, rates, and taxes some £300 a year; Some Averages. manager, £130; second hand, £70; boy, £20; gas, £20; incidentals, £20. According to Board of Trade figures working-class families with incomes of 32 shillings a week, and having (on the average) three children at home, expend on food just over a sovereign a week. The items are:—

Bread and flour, 29.44 lbs., 3s. 3½d.; meat, 6.26 lbs., 4s. 3½d.; bacon, 1.19 lb., 10½d.; tinned meat, fish, rabbit, 10d.; eggs, 11d.; fresh milk, 1s. 3¼d.; cheese, 0.79 lb., 6d.; butter, 1.69 lb., 1s. 10½d.; potatoes, 10½d.; vegetables and fruit, 10d.; currants and raisins, 0.62 lb., 2½d.; rice, tapioca, and oatmeal, 2.93 lbs., 6d.; tea, 0.57 lb., 1s. 0¾d.; coffee and cocoa, 0.20 lb., 3½d.; sugar, 4.79 lbs., 10¾d.; jam, marmalade, syrup, treacle, 6d.; pickles and condiments, 3½d.; other items of food, 1s. 6½d. Total spent on food per week per family, 20s. 9½d.

4. TYPICAL SHOPS ABROAD

It is in America, perhaps, that one finds, amongst typical shops, most that is interesting to the stay-at-home grocer who is anxious to learn how his trade is done abroad, and to pick up hints therefrom. Some of our large colonies, too, offer developments that will demand notice.

In France, as in Germany, Russia, and every progressive country, the retail shopkeeper is threatened and hustled as in England by his formidable competitor the large "department store"—a kind of competition which in Germany has reached such a pitch that special legislation has been ^{French} ^{Grocery Shops.} found necessary. All visitors to Paris are aware how largely looms in retail trade the store of the Bon Marché and Louvre type. These large shops usually owe their prosperity to the intelligence and capacity of a business man who as a rule developed some speciality, but they have since been transformed into enormous bazaars, embracing as in other countries a considerable number of trades, such as grocery, fancy articles, drapery, ironmongery, furniture, jewellery, and so on. It is one of the grievances of the French grocers that such stores should pay, relatively, smaller taxes and licenses than are exacted from the ordinary merchants. Besides these competitors the French grocer has to meet the large civil service co-operative societies, which he complains are "excluded from charges which weigh on us, such as risks, inspections, and various other formalities to which we are subjected". Again, there are the private co-operative societies (*économats*), the absolute suppression of which has been openly talked of. Once more, as in England, there are wholesale dealers who compete with retailers by opening shops in all directions. Finally, the grocer proper makes lively complaint of the hawkers and pedlars, whom he describes as the plague of the suburbs and provinces. Against these itinerant vendors very strong language was used by the secretary of the French Grocers' Association at an International Convention held at the time of the Great Paris Exhibition of 1900. They were, he said, wanderers whose license was ridiculously low, who went from town to town advertised by circulars of a ^{Pestilent} ^{Pedlars.}

most dishonest character, whose wares like themselves were the refuse of every nation, and who were tolerated because of their practice of bribing the maire, or the maire's hall porter! The practices of "cutting" and bonus-giving by way of baits for customers were denounced on the occasion named just as they might have been at a similar gathering in England or Scotland; and the grocers were condemned for their folly because, in order to sell *primeurs*, or goods early in the season, fowls, sausages, &c., they neglected articles grocers can manipulate themselves, with the result that large numbers of employees are becoming unable to differentiate the qualities of the grocer's staples, "or even to tie up a parcel properly".

With regard to the hours of employees, the French grocers have improved matters of late years, but it is significant that even yet the French working week is of seven days, not six or five and a half. The common closing-time is nine o'clock week-days, and one on Sundays.

In Germany there are great numbers of small and not many large grocers' shops, and these combine the sale of the goods that German General Grocers. in England are bought from the grocer, the provision merchant, the oilman, and the corn dealer. The provision dealer of the specialized English type is not commonly found in Germany, though there are shops where nothing but cheese is sold, and others where butter and eggs only are retailed. The competitors of the "Materialwaaren-Läden", or general grocers' shops, include also the "Delikatessen-Händler". Formerly these were true to their name, and dealt only in what in the Fatherland are commonly regarded as table delicacies, such as tinned meats, fish and fruit, caviar, ham, smoked goose-breast, salmon, eels, herrings, flounders, and mackerel, the best qualities of sausages, jams, and rare fruits; nowadays the majority of them go in for selling common groceries as well. Also many of the greengrocers have taken to dealing in tea, coffee, cocoa, and sugar. On the other hand, the grocers themselves make excursions outside their bounds. Nearly all combine with their business not only that of the provision dealer, but also that of the wine and spirit merchant and that of the tobacconist; and the German licensing laws not being so strict as the English, there are a great many grocery stores in the country where

facilities are even afforded to the public for consuming alcoholic drinks on the premises. Although not comparable with the most brilliant British windows in display, the German grocer's window is, as a rule, well and neatly arranged and the shops clean. German grocery stores are always nicely attended to, and everything in apple-pie order. The cold meats, sausages, &c., so dear to the German heart, are placed in large, clean, flat-bottomed baskets, in full view of the customers, so that buyers may readily choose their purchases. The cheeses, well cut, look tempting behind the polished glass covers, and the canned goods and jars of English marmalade are placed in orderly array on the shelves behind the counter. Above all, spotless cleanliness is the rule in every corner of the store. In the windows the same order prevails. Few things are allowed to remain in the window longer than twenty-four hours. Every morning, when the store is opened, the display of the day before is taken in, fresh articles are substituted in their places, and the arrangement is entirely changed. Thus when the *Hausfrau* goes out for her daily purchases in the morning, she usually visits the windows of several stores to learn what each one offers, as a reader may scan his daily paper for the news.

It has already been mentioned that the department store has been largely developed in Germany. In the kingdom of Prussia such stores have been subjected since 1900 to the special Stores Tax. By the statute (which affects retail stores only, not wholesale) commodities to be sold are divided into four groups, as follows:—

(1) Groceries and colonial produce, food products and drink, tobacco and manufactures thereof, smokers' articles, apothecaries' supplies, colours, drugs, and perfumery.

(2) Yarn and twine, upholstery goods, mercery, drapery; woollen, knit, and embroidered goods; underclothing of all kinds, beds and furniture of all kinds, curtains, carpets, and all material used in interior household decoration.

(3) Household, kitchen, and garden utensils and implements; stoves, glassware, porcelain, earthen and stone ware, upholstered furniture and materials thereto pertaining.

(4) Gold, silver, and other jewellery; objects of art or luxury, bric-a-brac, articles of paper or papier-maché, books and music,

Order the
German's
First Law.

weapons, bicycles; articles of sport, riding, driving, and hunting; sewing machines, toys; optical, medical, scientific, or musical instruments and apparatus.

Every store, bazaar, or warehouse which sells articles belonging to more than one of the above groups, and of which store the aggregate sales amount to more than 400,000 marks (£20,000) per annum, must pay a special tax graduated according to the total amount of its annual sales, as follows:—

Yearly Sales.	Annual Tax.
	Marks.
400,000 to 450,000 marks (mark = a shilling)	4,000
450,000 to 500,000 marks	5,500
500,000 to 550,000 marks	7,500
550,000 to 600,000 marks	8,500
600,000 to 650,000 marks	9,500
650,000 to 700,000 marks	10,500
700,000 to 750,000 marks	11,500
750,000 to 800,000 marks	12,500
800,000 to 850,000 marks	13,500
850,000 to 900,000 marks	15,000
900,000 to 950,000 marks	16,500
950,000 to 1,000,000 marks	18,000
1,000,000 to 1,100,000 marks	20,000
1,100,000 to 1,200,000 marks	22,000

As regards the working of this law one of the United States consuls reports to his Government:—"The law was framed and enacted as a measure of justice and protection to the middle-class merchants, who, after long years of patient effort, have recently found themselves overshadowed and undersold by the great bazaars, which buy their supplies at every advantage and sell everything needed in an ordinary household, from canned fruit to a bridal trousseau, at prices with which the smaller merchant cannot compete. But it is found that the new law strikes a great many firms of the middle class, for whose special protection it was enacted. This is because many of these firms who do a yearly business far exceeding the taxable limit sell articles which under the law are grouped in separate categories."

To indicate how the twentieth-century shop is covering the world, it may suffice to quote the following from a correspondent in Moscow:—"Twenty years ago most Moscow shops were

Eastern in character, but they have since changed greatly. Those more central are now large, well-ventilated, well-equipped places, lighted by electricity from the town's supply. High-class modern shops like these are rapidly increasing, while shop fronts, equal to any in the West, are as quickly displacing those of the old style." In Russia.

"Installed behind the counter of his shop, waiting for customers, with patience and resignation, and in the intervals of their arrival pondering, and casting up on his little arithmetical machine, the means of increasing his fortune." Such is the Abbé Huc's description of an ordinary Chinese grocer. His window is filled with bottles of whisky and enamelled sauce-pans, Dutch cheese and salad oil, sardines and dates. There is no display, nothing to arrest the eye of passing possible buyers; there is no order in the arrangement of goods in his window, and he wants none. Window-dressing as a fine art appeals to him not at all. "What", he would argue, "is the use of doing such things? My customers come all the same." All around him are gathered his sons, their sons, and his nephews, and possibly their sons; but his women-folk are behind the shop somewhere, for what can a woman know of business? There are at least nine assistants lolling about the shop. Eight seem to have nothing to do but to smoke and chatter, while the ninth is attending to customers. If it is summer-time everyone in the shop is stripped to the waist, wearing little more than the average Solomon Islander. On hot nights in Shanghai any shop will furnish a greater variety of male torsos than any one Parisian picture-gallery. In the winter the assistants are heavily clad with wadded coats, coat upon coat, and use the long sleeves as muffs. The Chinese grocer of this type obtains long credit, rarely imports direct, carries large stocks, and manages to keep just the things that sell, and sell at a profit. He visits auction-rooms in person or by proxy, and buys large and small lines of beers, spirits, soap, pickles, or frying-pans. The difference between his buying and his selling prices of such goods affords light on the way in which he can meet bad debts and at the same time keep his balance at the bankers' healthy.

Let us now take a glimpse of a grocer's store in the West

Indies. Here, with the exception perhaps of a few cases of American tinned goods, the window is empty and open to the cooling trade-wind blowing in from the sea, the heat of the sun being excluded by means of a heavy shade, which throws the interior of the shop into a sort of tranquil twilight, exceedingly comforting to the eye after the blinding glitter of the street outside. Once the sight has adapted itself to the subdued light, one discerns on the shelves and the piled-up racks the names of time-honoured manufacturers of British and foreign proprietary goods. But one misses the usual samples of butter, lard, eggs, and the score and one other articles usually displayed on the shop counter at home. Nothing is exposed, for the simple reason that almost all goods are sold in tins. Here we have tinned butter, tinned jam, tinned sausage, tinned Loch Fyne herring, tinned vegetables—tinned everything, in short—each bearing the brand of some well-known British firm, and sold at a profit calculated to rouse the envy of the home trader. The men behind the counters are not assistants, but "clerks", as the Transatlantic phrase goes. The leading ones most probably hailed from the old country, where they learned their business, the others being black or yellow natives, who usually attend to customers of their own colour.

Turning to the more progressive British Colonies, we may pause for a moment to note the change that has come over the grocery trade of Australia during the last quarter of a century or so. In the old days traders in Australia depended very much upon English and foreign markets for supplies. In recent years enterprising colonial manufacturers and producers have made such headway that foreign competition has been met and in many cases overcome by the local article. The *Australasian Grocer* states that in such lines as currants, raisins, and dried fruits generally, and preserves such as jams, tinned fruits, pickles, and condiments, the local article has obtained an established market, and in certain lines, instead of importing, more than one state has become an exporter. Tobacco, soap, candles, and numerous other local lines are ousting the imported lines almost entirely. Sugar once practically all came from Mauritius; now colonial sugar has almost monopolized the trade. At one time China teas held sway, and the arrival of the first steamer

carrying new season's teas was considered the event of the season. Now Indian and Ceylon teas have almost driven the China teas from the market. The most remarkable alteration, however, is in the financial side of trade. Extended credit was once the order of the day, and trade was chiefly done on four months' bills, with renewals for indefinite periods. This state of affairs arose through the fact that country traders, especially in the agricultural districts, were expected to give twelve months' credit, and should the wheat harvest prove a failure, they often had to hold over their demands and continue the supply of goods to their customers until fair crops were secured. Now a great proportion of the business between wholesalers and retail shopkeepers is done for cash within fourteen days or on the basis of a monthly settlement. Traders in their turn have passed on the shorter credit system to their customers. What this means only those who have ever had experience of trade in a colony can fully understand.

It is hardly necessary to say that very large grocery establishments, both wholesale and retail, are nowadays to be found in Australia. Of New Zealand a leading Auckland grocer says: "Our shops are mostly of the store stamp. We sell produce of all kinds—maize, barley, oats, patent medicines, all manner of goods. We find no difficulty in getting regular supplies of dried fruits, tinned goods, American 'notions', &c., from America."

In South Africa, to which so much attention has been directed since the merging of the Boer Republics in the British Empire, grocery shops of widely different types are to be found. In Cape Town one may find the up-to-date English ^{A Kaffir Store.} shop, in Pretoria the grocery store run by a Parsee gentleman from Bombay, in the out-of-the-way Cape village the Boer "winkel", in still more out-of-the-way parts the regular "Kaffir store", and in Johannesburg a palatial shop worthy of the West-end of London or the finest street in Glasgow.

The true Kaffir store may be in a native town like the large one at Khama's capital, Palachwe, or away remote in the veldt. A Rhodesian Kaffir storekeeper who was "interviewed" said his place was "quite close to Bulawayo—only eighty miles off", that he was also "close to the railway", for it passed within fifteen miles of his door, and there were a hotel and a post-office con-

veniently handy within twelve miles! The storekeeper rents his land from the Government, and thereon erects a palace having mud walls, two windows, and a door, with a roof of native thatch. In his provision department the chief items are "bully" beef (*i.e.* tinned), tinned syrup, salt, sweets, sugar, dates, and fat. Tinned sardines and tinned salmon are also in a little demand. Salt sells largely. Soap is used in some native districts, but that is a matter of education. The native consumption of soap is sometimes said to be literal—a Matabele belle who had been told that the use of soap would improve her charms reported, after consuming a piece of scented, that it tasted nasty. Sugar is found to be the best-paying grocery article. Ordinary butcher's fat is a most important article—the native smears his skin with it. Cheap perfumes, sometimes sold at such a store, are apt to be drunk, the penalties on the sale of intoxicants to natives being very heavy. Needless to say, the store carries a stock of a very varied kind besides groceries—blankets, cutlery, beads, gaudy calico and prints, concertinas, hoes and ploughs—a most heterogeneous assortment.

The typical Boer grocery is a long low building of galvanized iron, with a raised "stoep" or platform outside, covered by an ^{A Boer} _{Grocery} iron verandah, and heaped up with sacks of "mealies" (Indian corn), bags of salt, boxes of tinned goods, and other odds and ends. Inside the store a long counter runs the length of the building. At one end of the counter is a large tray, with a few thick tumblers and a jug of water on it. Behind the counter are three or four shelves stocked with goods. One end of one of the shelves is given up to the patent medicines, which are sold up-country. Outside the store the natives group themselves together, and talk and laugh together, in their high falsetto voices, for hours at a stretch. Many of the Boers in the country districts never handle money. When the supply of groceries needs replenishing, the "old man" picks out a sheep and sends it over to the store in the morning by a Kaffir. Later on, he gets into his spider, takes his empty sacks with him, and drives over. On his arrival, a native takes the trap, outspans the horses, knee-halts them, and lets them run to graze on the veldt. Then the Boer enters the store. The proprietor comes forward to meet him, shakes hands with him, leads him to the end of the counter, where

the tray stands, produces a bottle of Dop brandy, and they pledge each other in a drink. Then they get to business. A visit is paid to the sheep, which is in the kraal behind the store, and a value is set on it. The account, if one is owing, is produced, and this deducted. Then the Boer goes to his cart and gets his sacks, and states his requirements, and the coffee, sugar, mealie meal, &c., are weighed and poured into the sacks. If there is any balance due to the farmer, he will be credited with this amount. Should there be any deficiency, this will be entered up against him, to be squared off in a similar manner later on. This finishes the business, and another drink is now the order of the day, after which the farmer's horses are inspanned, and he takes his leave, and the proprietor takes a seat on a pile of bags, or stretches himself comfortably out on the counter to await another customer. At times, a Kaffir comes in to make a purchase. The Kaffir assistant will attend to him. The majority of up-country grocers in the Transvaal are Germans or Hollanders. Mention has been made of the patent medicines. These constitute a big item in the takings. The quantity of these drugs absorbed in a Boer household in the course of a year is something alarming. The other most important items are coffee and sugar. The Boer buys the coffee in the bean, and roasts and grinds it himself. Tea used to be almost unknown. It would be possible to enter an up-country grocer's in many parts and not find an ounce of tea in stock. A considerable quantity of salt is sold; the farmers use it for preserving their meat. Every Kaffir who buys anything at an up-country grocer's expects a present, even if his outlay should be only a "tickey". This is the custom of the country, and the storekeeper must observe it. This present generally takes the shape of a handful of salt.

In startling contrast with the primitive store just described is a shop at Johannesburg, on the famous Witwatersrand of the Transvaal. This shop is double-fronted; there are two show windows measuring, together with the doors, about fifty feet long. The framework of these windows is entirely of polished brass, and the plate-glass is curved or bent at each end. The size of the windows affords opportunity for dividing them, and this is done by mirrors, placed back to back, and splayed at each angle so as to give each compartment the

A Grocery
Store at
Johannesburg.

effect of one at least three times the size. The windows are enclosed at the back, the doors of the enclosure being mirrored on the inside in the lower part, thus contributing still further to the appearance from the outside. Access is given to the shop by a pair of mahogany swing-doors carved and embellished in a most attractive way. As a complement and approach the pavement, to the extent of the whole length of front and to a width of two feet, is laid down in white Sicilian marble, followed by the lobby floor in mosaic of a highly artistic design. The depth of the shop is about 100 feet, and it is so contrived that immediately one is inside the whole of the place is seen at once. The materials employed for the counters and fittings are rich Spanish mahogany, silvered glass, and ceramic ware. Around the sides are arranged the various departments, fancy, grocery, confectionery, wines and spirits, provisions, cigars and tobacco, biscuits, perfumery, &c. The style and arrangement of each department in its counters and wall fittings is special to itself, yet the whole is harmonious and attractive. The large floor space is very happily utilized. There are a series of central show-cases with the least possible amount of wood framework, all the rest being clear plate-glass; and in these are glass shelves, each devoted to a single class of produce, such as biscuits, perfumery, condiments, wines and spirits, cigars, &c.

Experienced British grocers who have travelled through the chief towns of the United States and Canada have expressed the *The Grocer* opinion that it is only in the very large stores that *in America*. the Americans can claim any superiority in arrangement or display, and that the ordinary grocer in Great Britain — the residential “single shop” grocer — caters better for his customers and displays his goods to better advantage than does the corresponding trader on the other side of the Atlantic. Without endorsing or disputing this comparison it must be admitted that every visitor to the States is immensely impressed by the mammoth stores which have become such a feature in the larger cities of that country. In these great establishments system is carried to the highest pitch of perfection. A vast stock is displayed and is distinctly classified, everything is methodized beautifully, and control is perfect.

A Sixth Avenue grocery section in a department store opened

in 1902 cost £10,000 in fittings. It is described as one vast magnificent room 180 feet by 250 feet, the main feature of which is a large pavilion having a dome of opalescent glass lighted with 196 electric lamps. This dome is supported, or so appears, by four glass cylinders or posts, $8\frac{1}{2}$ inches in diameter, 4 feet 8 inches high. These are hollow, and are filled with brilliant-coloured fruits, such as red and white cherries, cored pine-apple, Bartlett pears. This pavilion is surrounded by a glass display counter with round corners, and each case lighted by incandescent electric lamps. They are filled with the finest foreign and domestic fruits and vegetables, and so arranged as to make effective colour groups. The space beneath the dome is divided by two aisles into four sections for the storing of stock. Mirrors are at each end, and the cornice recessed in order to afford places for display. Opposite this, on the front side, is a large space, enclosed in handsome brass railing, elegantly carpeted, and filled with scores of tables and chairs. Five magnificent glass cases, containing samples of goods, are located at intervals within the enclosure. Here customers may be seated and give their orders to clerks, both men and women.

In the rear of the main pavilion are two round pavilions, with stained glass domes, supported by slender Corinthian columns. These pavilions are enclosed in circular glass display counters, 18 feet in diameter. The supporting columns are square, boxed in quartered oak, with mirrors on each side. They are surmounted with octagon shelves for the display of goods.

The different departments are all elaborately furnished. In the cereal counter, below the highly-polished counter top are twenty-eight steel enamelled bins which open in the rear. The bins have half-round crystal glass tops, and are finished in silver and gold on a glossy black background. There are, besides, twenty-eight other metal bins. In the centre of each section is a case or storage counter, with an arched centre, with a pyramidal arrangement of steps overhead for display. The arch divides the section, and permits quick access to any part of the enclosure. The coffee section is oblong, and consists of forty large steel black-enamelled bins, with silver border and gold wreath, with monogram in the centre. These bins are set in an oak frame, and the entire section protected by a heavy brass

A Fine New
York Grocery.

rail with ornamental scroll pillars. Four electric coffee mills, with polished copper hoppers, are on the inside. There are counters for scales, divided underneath for the storage of wrapping material. The bins are open, and contain forty varieties of coffee, both green and roasted.

The *delicatessen* section "is a dream in mottled Italian marble", with verde-antique pilasters and base. The top of ^{Provisions} the counter is pure white marble, the counter being in ^{de Luxe.} reality a cold-storage glass case. These cases are lined with tiles, and are connected with a refrigerating plant. The jars for pickles are set in the counter. Another striking feature is an elaborate dark quartered oak refrigerator, 56 feet long, 10 feet deep, 12 feet high, divided into three compartments—one for hams and bacon, a second for butter, a third for cheese. This cold-storage section has a plate-glass front, with extra-heavy plate-glass doors. It is lined with tiles, fitted with electric lamps, and is an elegant piece of store furniture. It is becoming more and more the fashion to sell butter in 1 lb. prints, each print in a cardboard box, which to any desired number can be packed in a larger box, so that the customer can have 5, 10, or 20 lb. lumps put up in a neat bundle. Eggs are put up in paper boxes, each egg in a section by itself, and a guarantee of freshness is printed on the outside of each box. All these refinements are duly provided for. Even the tea balances in this store *de luxe* are of silver, and of original design. "Here", writes the enthusiastic reporter, "one sees scientific retailing at its best. Every detail is guarded. In order to educate the people in correct methods of utilizing food a lecture room has been provided, where lectures and demonstrations in cookery are given at stated intervals. This room is also used for *musicales*, and here the shopper may rest and listen to seductive music; lunch in an upper room, adorned fit for a king. One may sit there and look out upon a roof garden; summon, by the telephone attached to every table, a waiter, or give orders direct to the kitchen."

Of one of the very largest of the mammoth American stores the editor of the *American Grocer* wrote in 1903, that he distinctly remembered when its proprietor occupied a single store twenty-five feet in width and a hundred in depth. *Sic itur ad astra!* To such heights may the "single shop" grocer attain—if

he live long enough. The career of such a man as Mr. Whiteley shows that the progress is as possible in this country as in the States.

5. CAPITAL AND BUSINESS

In reference to such a subject as the amount of capital required by those embarking in a business mere generalities are apt to be worse than useless, for they may be misleading; yet it is not easy to supply details that are more satisfactory. In all such problems there must be necessarily various "unknown quantities", and the "personal equation", whilst the most important, is the least known of all. The uncertainties are such as the nature of the trade to be done, the nature of the neighbourhood and the extent to which its needs are already met, the credit and reputation of the would-be beginner, his energy, business knowledge, and success in making friends, and so on. One man, a pushing young assistant, will start with a mere trifle and work his way up; another will fail with £1000. One man will fit up his modest shop for himself, another will open a palatial "branch" that, with stock of high-class goods included, has meant an outlay of £1000. Thus, perhaps, it will hardly be worth while to do more than offer such general suggestions as may seem useful, and to supplement these by a selection of specific instances—"human documents" as they might be called—for guidance as they may serve the reader's needs. In order to obtain the best possible advice enquiries on this subject were specially addressed to many quarters, including some of the most eminent trade valuers and transfer agents specially engaged in dealing with grocery, provision, and oil businesses.

"It is almost impossible", writes one firm holding a high position in the trade, "to name the requisite amount of capital for purchasing and working a business unless one Some General Points. knows something of the business and also of the intending buyer. Sometimes the lease is for a term of years at a rental considerably less than the value of the premises; in another case the shop is very elaborately fitted, and in either of these instances the ingoing would be somewhat heavy, and a portion of capital lying dead. There is also a considerable differ-

ence in owners' methods of conducting a business. One will do with about half the stock another requires, and some get much longer credit than others. With small stock, or long credit, less capital is required than is ordinarily the case. For an ordinary grocery and provision business, with agency for wines, spirits, and beer, doing about £50 per week, we think a capital of about £400 would be required to purchase and work it; for one doing £70 weekly, about £600; and £1000 for one doing £100 to £120 weekly. Long credit businesses would require extra capital in proportion to the amount of credit given. We do not consider **Locality as a Factor.** capital required, for if the shop is in the country larger stocks would be necessary than in towns, and the capital thus locked up would about equal the difference in the price of a business. We think an ordinary provision business doing £50 to £60 weekly could be purchased and worked with £250, one doing £70 to £80 with £350, and one doing £100 to £120 with £600. Oil and colour businesses require more capital in proportion to the returns. We think £350 would be necessary to purchase and work one doing about £25 per week, and £700 for one doing £35 to £40 weekly."

The above answer gives point to what is said above as to the preliminary questions. As another eminent firm states, the **Preliminary Questions.** amount of capital required to work any specific business depends on such contingencies as these:—

Is the turn-over all ready money, or is it all upon credit, extending from one week to three months?

Does the owner of the business take credit, or buy for cash?

What is his general position among the wholesale trade?

A transfer agent doing one of the largest businesses in connection with this particular branch of trade expresses the following opinion:—

"The amount of capital required is so entirely governed by the special circumstances of each individual case that it is practically impossible to give any general data which would be reliable; but the ingoing varies according to the extent and class of trade done from about one-sixth to one-seventh of the turn-over where it is chiefly cash, to from one-fourth to one-third or more where a high-class and chiefly credit business is done.

"Country businesses require more capital than those in the suburbs or large towns, general all-round trades more than those where provisions only are sold, and oilmen's or household stores take proportionately still more, as the stocks have a greater range and are not turned over so quickly as in ordinary grocery concerns. Again, where wines, spirits, and beers are sold, these stocks considerably increase the total, and again more where a general trade is done than where an agency is held. Larger stocks, too, are invariably held in outlying towns and villages where cartage is a difficulty.

"To determine the real value of a business is a matter involving much more than would appear at first sight, so many circumstances beside the first question of trade done having to be considered, and to do this with any degree of safety can only be compassed by the expert knowledge gained from long experience in the work, as well as a thoroughly practical knowledge of the trade itself. The general tendency is for purchasers to acquire as large a turn-over as is possible upon the smallest capital at which it can be compassed, and this is undoubtedly a perfectly safe policy, assuming, of course, that the business in view is sound and genuine."

It will therefore be seen that no general rule can be laid down, but of course locality and rentals, the capacity of premises and the manner in which they are fitted, have a great deal to do with the respective values of businesses.

"A grocery and provision business held on lease at low rental, and with a turn-over of £8000 per annum, would require a capital of about £1700 to purchase same with the stock and other effects", writes one of our authorities. "A business in the same trade with a turn-over of £6500 per annum, and held at fairly high rental, could be procured with a capital of about £1000 or £1100 to include stock. A grocery and provision business with a turn-over of about £1000 per annum could be purchased, together with the stock, for about £200. A provision business with a turn-over of about £4000 per annum, on lease at moderate rent, could be acquired, together with the stock, for about £350."

A Scottish grocer writes: "A provision shop in Scotland can be carried on with a capital of £150 and do a trade of £55 per

week; a cash grocery and provision shop can be carried on with a capital of £250 and do a trade of £60 to £70 per week."

Such illustrative examples as those quoted above might be extended indefinitely by a perusal of the advertisements of businesses for sale in the grocery trade press. We transcribe a selection of these to show the great range of choice:—

Grocery and provisions, with wine agency, in large suburb of London, nearly all ready money and "weekly" trade. Rent £55. Returns about £65 to £70 weekly. Fixtures, fittings, good-will, &c., £300. Stock about £200.

Grocery and provisions at sea-side; trade of about £15 a week. Rent £35. Fixtures £60. Stock £80. Suit capital of £150.

Grocery and provisions in large sea-side (fashionable) town; trade of about £70 a week. Rent £75. Price £125. Stock £450.

Village shop, grocery, drapery, bakery, and post-office; trade £30 to £50. Rent £30. Fixtures and utensils £50. Stock £200.

Family grocery and provision stores, northern county town; very old-established; turn-over £40,000 per annum. Capital required £6000 to £8000.

Cash grocery and provisions, large manufacturing town, Midlands; turn-over £3000 a year. £500 required.

Cash grocery and provisions, thriving Midland town; turn-over £200 a week. Rent £100. £1500 required.

Small country grocery and provisions with good country journeys. "Capital chance for a beginner." £200.

Wholesale and family grocery and provision stores with wines and spirits, Staffordshire; £400 weekly. Capital required, about £3000.

Old-established family grocery, high-class, without wines or spirits; South of England. Returns between £4000 and £5000 per annum. Stock about £1000.

Grocery, corn, and hardware; old-established country business. Stock about £1000.

Grocery, drapery, &c., West of England; old-established trade of £2000 per annum. Rent £40. Fixtures, utensils, &c., £175. Stock £500 to £600.

Grocery and provisions, with wine agency; southern county. Turn-over £30 per week. Rent £30. Good-will, fixtures, utensils, &c., £150. Stock £100.

Grocery, provisions, china and glass, &c., southern country town. Ready-money and short-credit trade of £40 a week. Rent £35. Good-will, fixtures, and utensils, £175. Stock £250.

And so on. Such particulars are advertised by the score every week.

With regard to the purchase of good-will, the novice must remember that "All is not gold that glitters". "Had my time over again," wrote a grocer of experience some time ago, "I would not buy the good-will of any business, but should look out for a vacant shop in a good

*"Good-will"
not always
Good Value.*

neighbourhood and work up my own trade, as I think it a great mistake for a young man starting in business with a limited capital to pay for good-will, which very often turns out worthless." Another grocer who has had experience in taking over going concerns points out some of the pitfalls to be avoided by the purchaser of a business.

"Be on your guard", says he, "against the items of good-will, old stock, and running accounts. Get an experienced business man to watch your interests. Refuse good-will unless it is a very good established concern, as the profits of the grocery trade in these days of competition and proprietary articles will not allow it. Also get a substantial percentage off old stock, and a proper deed of assignment for debts and running accounts, for, should you have occasion to take any of these to the County Court, the first question asked will be as to the whereabouts of that important document, and without it no order will be made."

This is good practical advice, and worth noting by the young grocer who is buying a business. At the same time he must not make the error of supposing that the "good-will" of a business is always valueless. Buying a Business.

"Good-will" is described by Lord Lindley in his treatise on the *Law of Partnership* as "the benefit arising from connection and reputation". Used by itself the term means the advantage of occupying the premises tenanted by the former owners of a business, to which premises customers are in the habit of resorting. Good-will also "embraces every advantage which the seller of the business possessed of carrying on the business himself, everything connected with the premises or the name of the firm, everything connected with or carrying with it the benefit of the business, beyond the mere value of the capital, stock, &c., employed in the business". The person who buys the good-will has the right to carry on the old business, and to represent that it is the old business which he is carrying on. He has the right to the use of the trade name. "Unless there is a stipulation to the contrary," writes a legal authority, "the seller of the business and good-will of a grocer and provision merchant may set up a similar business next door to the one sold, and may state that he was a member of the old firm; but he cannot use any colourable

imitation of the old firm name, or use the trade mark (if any),
Good-will
and Old
Customers. or solicit the customers." Needless to say, it is well in buying a business to have it in writing that the good-will is transferred to the buyer.

The contract of sale should also state definitely that the seller of the business will not deal with the old customers of the shop. On this point, however, it may be noted that the House of Lords in 1896 decided (in the case of *Trego v. Hunt*) that when the good-will of a business is sold without further provision, the vendor, although he may set up a rival business, must not canvass the customers of the old firm, and may be restrained by injunction from soliciting any person who was a customer of the old firm before the sale to continue dealing with him or not to deal with the purchaser of the business. "It is not right", said Lord Macnaghten in his judgment, "to profess and to purport to sell that which you do not mean the purchaser to have. It is not an honest thing to pocket the price and then to recapture the subject of sale and to decoy it away or call it back before the purchaser has had time to attach it to himself and make it his own." Another case of interest having regard to this good-will question was before the Court of Appeal in 1894. The defendant, a grocer, sold the business to the plaintiff, and covenanted that he would "not carry on or be in anywise interested in any similar business" within certain limits. Seven years later the vendor's wife, desiring to start her nephew in business, opened a grocer's shop within the specified area and gave it her own name. The defendant found no money, and took no part in the new business, but introduced the nephew to the merchants who had supplied his former business. The Court decided that there was no breach of the agreement by the defendant, but Lord Justice Lindley remarked that "if the evidence admitted of the conclusion that what was being done was a mere cloak or sham, and that in truth the business was being carried on by the wife and her nephew for the defendant, or by the defendant through his wife for her nephew, I certainly should not hesitate to draw that conclusion and to grant the plaintiff relief accordingly". The judges also strongly censured the defendant and his wife for their dishonourable conduct.

To return to the subject of capital, the would-be proprietor of

a grocer's shop has to consider, before embarking on his enterprise, something more than the first cost of opening his shop, whether he buys it ready fitted, stocked, and provided with customers, or whether he starts it *de novo*, and fits and stocks it himself. He has to consider whether, besides defraying his rent, rates, taxes, gas and water bills, wages, maintenance and personal expenses, and so on, his capital is sufficient to enable him to pay for his goods as the bills come in from the wholesale firms who supply him with stock. It is here where the real significance appears of those considerations already mentioned, of the personal reputation of the trader on the one hand, and the nature of his intended relations with his customers on the other. In other words, what credit can he obtain from the wholesale houses, and what amount of credit does he intend to give to those who buy from him? Sometimes it happens, of course, that the new trader has special facilities from a wholesale firm because, perhaps, of family connections; but that is tantamount to their providing capital for him. Or the representatives of firms may have seen that he is a man who knows his business and is capable and honest, and may therefore be entrusted with goods beyond what would be otherwise vouchsafed. But this again is nowadays a question apt to be settled on very strict business lines rather than by special likings and favours. He will probably get few favours that he is not in a position to demand, and what he can demand he will probably have learned by experience before he thinks of setting up in business for himself in any large way. The really important points to be decided, therefore, are, what relation will exist between the terms he gets and those he gives, and how often his stock will be turned over.

For most grocers and provision dealers a gross profit of about 20 per cent on the turn-over of stock is deemed necessary. If, therefore, the stock can be turned over sufficient times in a year at a profit of 20 per cent to yield enough for the trader's requirements, he will be rid of anxiety on that score, providing his working capital is sufficient to enable him to adjust his payments to his receipts. But this is a matter for careful calculation, since it is obvious that if he has to pay in a month for stock which he has sold, but will not be paid for until several months have elapsed, he will want all the more capital to meet the

A Grocer's
Gross Profit.

demands of his creditors. If, on the other hand, he can sell his whole stock for cash, whilst he is himself receiving credit, his working capital is really being provided for him by the wholesale firms. The usual trouble with a beginner is that he cannot tell precisely what the requirements of his business will be, so that some of his stock may lie on hand for long after he has been obliged to pay the account for it. All these pros and cons he must carefully think out for himself before embarking. He will remember, for instance, that certain items will be a steady drain upon him—his wages and own maintenance so much a week or month, his rent so much a month or quarter, and so on; and the character of the business he intends to do, as to cash or weekly books or longer credit, will decide how much his working capital must be in proportion to the stock he intends to carry.

When a business is bought with the good-will, the purchaser will, as a matter of course, demand the fullest and most accurate **Necessary Information.** particulars he can obtain as to the amounts of purchases and sales, gross profits, and expenses, and will be largely guided thereby—though here again it is necessary to warn him that the man going out is apt to look through very different spectacles from those by which his successor sees things after a month or two of actual experience. If books are kept, and properly kept, estimates may agree; but it is wonderful how often figures need correction in such a case.

A business without capital has been compared to a balloon without gas, and certainly the young grocer who aspires to commence business without that necessary article will find “gas” of very little use in raising the wind. To provide the needed capital is nearly always the grand difficulty; the only consolation is that, if it were not so, the competitors in almost any business would be legion. If a young man has managed to save enough capital during his apprenticeship—though extreme self-denial is required to do this nowadays—he will not only appreciate it the more, but be the better qualified for using it to advantage. Yet, if he has but little, or not enough for the business he aspires to do, he will find the wholesale firms little inclined to assist him; on the contrary, he will be handicapped. It is a truism that the “company” shops and others having large capital are able, owing to that very fact, to com-

mand better terms than less fortunate individuals can usually obtain. The easiest way to get credit is not to want it, and the same with trade facilities of any kind.

The minimum capital with which a qualified and energetic assistant can venture to "make a start" with fair prospect of success is a topic that has been a good deal discussed in the grocery trade. "My advice to assistants who have saved a little money", wrote an experienced member of the trade a few years ago, "is: Stick to the counter until you have saved not less than £60. Then, if you have the courage and ability, open a small shop for yourself or join a £60 or £600? trusted friend. I say ability; but many a man who is a splendid assistant, liked and respected by all with whom he comes in contact, yet lacks the peculiar tact and ability which would command success in a business of his own. Some men are born to lead, others to follow."

With the stress of competition to be met to-day some would say that £600 rather than £60 should be the figure. Certainly the beginner with £500 could not afford to be too ambitious or despise the day of small things. He would need to judge carefully the requirements of the neighbourhood so as to avoid laying in unsuitable stock, would have to buy with care and judgment, and would be well advised to start with only one or two departments, to which others could be added by degrees, as strict attention to the business in every detail enabled him to feel his way and make progress.

On this interesting topic a lively discussion took place some few years ago in the correspondence columns of *The Grocer*. A grocer's assistant, who signed himself "Ready, aye Ready", stated that during twelve years' service he had by dint of much patience and hard work managed to save £60. "I am at present", he wrote, "in a situation at a salary of 30s. weekly. I have a wife and small family, and my wages go every week to keep us and pay rent, &c. I am not saving a penny now, and the question that presents itself in my mind is, What am I to do? Can I start in business on £60 and be successful; if so, how?"

To this there were many and widely-varied answers, but perhaps one of the first came as near the mark as any. It read:

"I believe that with his £60 he could make a good start, and on these lines: First, take a shop already fitted, in a thick, working neighbourhood. Secondly, do nothing but a cash trade. Thirdly, do not be over-anxious to do a large trade, but work your own business personally and alone; because a large trade means expenses and a chance of dishonest assistants, but when you work it entirely yourself you know how things are going, and what you make is yours. Fourthly, do not be friendly with creditors, and only buy what you want. Keep your shop clean and tidy. Weigh everything you buy, and check invoices. Be civil to customers, but not familiar; not too pushing, but straightforward; and do business with wholesale houses exclusively. Open business at 7 a.m., and close not later than 9 p.m. first four nights; and study economy, and competition and its cure."

This encouragement, it must be owned, was not a little discounted by other correspondents. One wrote: "£60 is much ^{Divergent Views.} too small a sum. Why, the few but necessary fixtures and utensils would swallow up that modest sum, without leaving any margin to purchase stock with. Of course, there is getting a month's credit or so from the wholesale houses, but a start of that sort would be a very precarious one, the more so if the cash taken in the shop came in rather slowly for the first few weeks, so that the first accounts could not be promptly met. It would soon be all up with the £60 man." To this a fourth correspondent replied that he himself began with little more than £60, and he advised "Ready, aye Ready" to "take a shop empty, or, better still, a shop in a good position under bad management—and there are plenty such. He can afford, say, £20 out of his £60 for good-will and fixtures, leaving £40 for stock, which he will find ample if he exercises judgment in buying. Let the shop be in a populous neighbourhood, not too near a market thoroughfare; buy for ready money of cash houses as far as possible, neither giving nor asking for credit; work the business and serve all the customers himself; keep the shop clean, have a place for everything, and use every available place for the display of goods; go in for the sell-everything system, and let customers have what they ask for."

A grocer who had "Done Well" advised that the beginner's capital should be not less than £200. He could prove, he said,

that he had succeeded with that sum, but how he had "worked and slaved" no one but himself knew. "Novice" replied: "I commenced business five years ago, never having been in the trade before, with a capital of £60. I paid £30 for the good-will of my shop, and the first few weeks' takings were about £4 a week. But I was not discouraged. At the end of the first year I was taking £20 per week, at the end of the second year £30 per week, third year £35 per week, and at the present time £42 per week. I am now making a good living, and preparing for a rainy day." "My motto", added this grocer, "has always been: Pay cash, even if I bought little; serve a customer as I would like to be served myself; and sell a good article."

Success from
Different
Starting-points.

Yet another correspondent, "Contented", testified to a successful career commenced with a capital of £100, which he saved as an assistant. Starting as a grocer and provision merchant, the first Saturday he took a little over £4. Within four or five months his takings reached £60 a week, and there was a gradual growth until, when he had been in business for five years, he was doing a trade of £150 a week. In less than twenty years he was able to say that he could, if he chose, retire on a comfortable competency, but he preferred to go on for the sake of his wife and children.

Various other correspondents having expressed more or less pessimistic views, Mr. John Williams, a Manchester retailer who later on became President of the Grocers' Association in that important city, and one of its most successful citizens, contributed his opinions to the discussion. He pointed out that "there is always some little risk attending any new departure, and the man with a cautious or timid temperament, or one who can content himself with a small but assured income, leaving to his employers the worry of carrying on a competitive business, had better make the best of things, and by careful attention to his employers' interests ensure a continuance of steady and honourable employment", the balance of happiness not being represented by the balance at the banker's; yet, if "Ready, aye Ready" were anxious to push on, had good health, a good character, a good wife, and £60 capital, Mr. Williams thought he need have little fear. "I have no hesita-

From 10s. a
week to a
Presidency.

tion," wrote Mr. Williams, "in expressing an opinion that the chances of success are just as good, and the means of attaining success the same, as they were twenty years ago. The means are: *proof of stability of purpose, and a little capital.* Taken together, these will almost ensure success." "It is notorious", this excellent authority went on to say, "that the majority of grocers who are pointed out as successful are known to have started with very little capital"; and he further admitted that he himself started business on less than £60, adding: "I saved what money I had out of a wage which at its highest point reached 10s. per week indoors; but I had an additional capital in a character for steadily plodding at one situation five years, and this character I estimate at much more worth than the money I saved".

By way of addendum another retail grocer pointed out that "it is the rule of the trade that if a man can pay cash for first order for a month's stock, he can then have a month's credit", so that at the end of a month's sales the stock for the second month would not have to be paid for till the third, thus releasing capital amounting to the value of the stock so obtained. Thus not so very much cash is required for "making a start", if the beginner can rely on turning over his stock sufficiently often, or a sufficient quantity of it in the mass, to enable him to meet his accounts regularly as they come in, and concurrently to defray the necessary running expenses of rent, rates, taxes, lighting, advertising, cartage, and living; to which, of course, must be added interest, if he is unfortunate enough to have started his business on capital any part of which has been borrowed. On this last point, however, we should strongly commend to him *Punch's* often-quoted advice to those about to marry—"Don't"; for never was wiser advice given on this subject than that which Polonius gave to Laertes:

"Neither a borrower nor a lender be;
For loan oft loses both itself and friend,
And borrowing dulls the edge of husbandry".

It is a truism that a successful business may be established on a small capital if the amount of business is in proportion; but to borrow the capital, or any considerable portion of it, with the

idea of netting more by doing a larger business, is a great mistake. It is not safe, firstly, because the interest and repayments become a burden upon the business which it ought not to be subjected to; secondly, because when a person is dealing with what is his own, his sense of responsibility is sharper, and he is more likely to use his money prudently and wisely, than when the risk is another's. It has been noticed that a large percentage of failures is due to the misguided ambition to start in too large a way.

Borrowing
means
Sorrowing.

Of late years a system has come into vogue whereby retailers are placed in possession of premises and businesses as tenants of wholesale firms from whom all their stock is to be bought—a mode of entering business which has not much to recommend it from a tenant's point of view, save that it to some extent gets over this initial difficulty of capital. A specimen agreement of this kind between a wholesale firm and a retailer contains the following main covenants:—

Tied Houses.

The tenant shall deposit, if and when required, the sum of one hundred pounds, the receipt for which sum shall be endorsed on this agreement, to be held as a security for the due performance of the agreement by the tenant, and in case the tenant shall fail to pay the said rent on the day on which it shall be lawfully demanded, or omit, commit, or suffer any act or thing contrary to the provisions of this agreement, these presents shall absolutely and immediately determine, except as to the remedies of the said landlords against the said tenant.

The tenant shall not assign, sublet, close, or cease to carry on business at, or part with the possession of all or any part of the said premises, without the previous consent in writing of the said landlords, but will retain possession thereof according to this agreement, and increase the custom and connection of same to the utmost of his power; and it is further agreed that, should the premises be closed without the consent of the landlords for four hours during ordinary business days between the hours of 8 a.m. and 8 p.m., that it shall be assumed that business has ceased to be carried on, and that this agreement is determined and the said landlords have power to enter.

The tenant shall not, in or upon the said premises, or at any place within a mile thereof, during the said tenancy or for two years after the expiration thereof, by himself or others, directly or indirectly buy, sell, receive, dispose of, or assist in receiving or disposing of any articles, goods, merchandise, or anything of a merchantable description other than those purchased from the said lessors or their assigns on terms hereafter set forth; provided that they shall at such time deal in or vend such articles, goods, or merchandise, and shall be willing to supply the same at fair market prices. The terms of sale of goods shall be cash on delivery, but until the purchase-money is paid there shall be no sale, and the goods shall be deemed to remain the property of the said landlords, notwithstanding that they may have been delivered to the said tenant, and until the payment of the purchase-

money the tenant shall be, and be deemed to be, the bailee thereof, as of the goods lent to him for his own benefit.

The price charged for the goods shall be deemed to be a fair market price if no written objection is made within fourteen days from date of invoice, and in case such objection is lodged the same shall be sustained, or legal proceedings taken to recover, before sixty days from such invoice date, or it shall be deemed to be waived.

Assuming that our beginner in business is not tying his hands as in the foregoing, but is setting up for himself, the first question he will have to decide will be whether to open in new premises or to buy a business. It sometimes happens that a rapidly-growing neighbourhood affords an excellent opportunity for the former method, but on the other hand circumstances may dictate the latter. In either there are certain considerations that it would be unwise to overlook. For example, besides the purchasing power of the neighbourhood and the probability of getting customers, one must consider the shop itself, its healthiness or unhealthiness, whether it is damp, whether it gets the sun too much or too little, whether it is exposed to dust on windy days, and so on. There was recently reported a case where a grocer—a female one, however—had to plead to creditors because of “rats”, from which pests she alleged she lost in twelve months no less than £50!

Again, when one has decided upon the suitability of certain premises, and the rent asked is within the required limit (not forgetting the rates, which may be equal to a fifth or a third of the rent according to the neighbourhood and the circumstances), it is desirable before agreeing to buy anything, paying any money or signing anything, to make enquiry of the neighbours, and to ascertain what title the landlord holds. If a licensed trade is intended, see that there are no restraining covenants. The landlord may hold the land subject to a condition in the ground lease that the premises shall not be let for a particular purpose, and as a landlord does not appear to be liable if his superior landlord objects, this point often gives rise to trouble and expense.

If our beginner is buying a business, he will be well advised to call in the aid of a respectable trade valuer actually engaged in the trade. If he be an assistant he will probably be familiar with the names of the chief valuers through the study of his trade paper; and if he be not already in

**The Situation,
Aspect, and
Drainage.**

the trade the very diligent study of the columns of such papers is a duty he ought not to forego. It is hardly necessary to say that buying a business, like buying a horse, is a matter that requires a good deal of caution if the buyer is not to be taken in. The horse must be looked in the mouth very carefully, or our beginner will find that the "takings" which he counted upon as fairly approximating to his ideal fall very far short thereof in actual experience. If a valuer be employed it is recommended by some not to pay him a percentage on the total amount of money that changes hands, but a fixed sum, which sum may be reduced, of course, by a friendly arrangement with the vendor of the business to employ the same valuer; but the most satisfactory plan is the usual one of having two valuers, one for vendor and one for buyer. When a valuer or agent is employed to *sell* a business the commission usually charged is as follows:—5 per cent on premium, fixtures, &c.; 5 per cent on the first £100 of stock; $2\frac{1}{2}$ per cent on any balance. A respectable valuer will afford his client the necessary guidance, yet the purchaser will wisely ponder over any documents that are necessary. When a lease is assigned, for instance, it is very necessary to learn whether the landlord's consent to the assignment of the lease has to be obtained by the vendor, and whether it has been given.

Where a grocery business is bought, and the debts, stock-in-trade, &c., taken over, the deed signed by the seller and A Deed of Purchase. buyer and duly witnessed will read somewhat as follows:—

This Indenture made the ninth day of March, one thousand nine hundred and three, Between William Brown of ten The Tything, Worcester, in the county of Worcester, grocer, hereinafter called the Vendor of the one part, and Henry Robinson of nineteen Jackson Street, Nottingham, in the county of Nottingham, grocer, hereinafter called the Purchaser of the other part, Witnesseth that in consideration of the sum of Four hundred and fifty pounds now paid by the Purchaser to the Vendor, as to two hundred pounds thereof in cash, and as to the balance thereof in two bills of exchange for one hundred and fifty pounds and one hundred pounds respectively, bearing even date herewith and drawn by the Vendor upon the Purchaser, payable one month and two months after date respectively, the receipt of which cash and bills is hereby acknowledged, the Vendor as beneficial owner hereby assigns unto the Purchaser All the beneficial interest and good-will of the Vendor in the trade or business of a grocer, now, and for some years past, carried on by him at ten The Tything, Worcester, aforesaid, also all the book and other debts now due and owing to him on account of the said trade or business and all securities for the same, particulars of which debts are contained in the books of account hereinafter mentioned, also all contracts and engagements, benefits and

advantages which have been entered into with the Vendor, or to which he is or can be entitled on account or in respect of the said trade or business, also all the stock-in-trade of groceries, goods, articles, and things, and books of account which at the date hereof belong to the Vendor on account of the said trade or business, or which are in anywise used in the same, and are in the shop warehouse and premises aforesaid, also the fixtures and fittings now in the said shop warehouse and premises, To Hold the same unto the Purchaser absolutely, And the Vendor hereby irrevocably appoints the Purchaser his attorney for him and in his name or otherwise to sue for recover and receive and give effectual discharges for the debts hereby assigned, And in addition to the covenants for title implied by law the Vendor hereby covenants with the Purchaser that the Vendor will not at any time hereafter, either by himself or in connection with any other person or persons, either directly or indirectly in any manner howsoever carry on, manage, conduct, or assist either as proprietor, partner, or employee, or otherwise, in the said trade or business of a grocer within ten miles of Worcester during the term of ten years next ensuing, and that the amount and particulars of the book debts due to the Vendor as aforesaid are correctly stated and set forth in the books of account and other books delivered by the Vendor to the Purchaser. In Witness whereof, &c.

It is always advisable to have an arrangement as to tenancy in writing; and a *lease* should be prepared by a solicitor. If the

^{Relations with the Landlord.} tenancy is for not more than three years, and a form of agreement is used instead of a lease deed, see that the agreement is properly stamped. A tenancy for more than three years is technically a lease, and must be by deed or it is void in law.

A repairing lease is very seldom desirable if it can be avoided. A tenant should see that his agreement of tenancy exempts him from liability for "fair wear and tear"; that in the event of fire the rent shall cease until the premises are rebuilt or again rendered fit for habitation; and that the notice necessary to end the tenancy is duly specified. The amount of the stamp on a lease or agreement depends on the amount of the rent and, in a lease, the length of the term.

"Landlord's fixtures" are those which have been put up, whether by the landlord himself or the previous tenant, before the new tenancy begins, or which the landlord may put up during the term of the tenancy, or which may be put up by the tenant himself

^{Tenant's Fixtures.} in such a way that he has no right to remove them. "Tenant's fixtures" are personal chattels which the tenant annexes to the freehold during his term either for the purposes of his trade or for ornament and convenience, and which he has a right to sever and remove during the term of tenancy in the absence of

any express stipulation or custom to the contrary. In an ordinary house it is very necessary to be on one's guard in this matter of fixtures, or money may be spent in fitting up merely for the landlord. In the case of a shop, however, fixtures (such as counters and shelves) which a tenant puts up for the purposes of his trade he has a right to take away, if he takes them away immediately his tenancy ends, and if he makes good the damage to the property where the fixtures have been. It may be well to remark here that "fixtures" mentioned in businesses to be let or sold do not include scales, weights, canisters, scoops, and similar movable utensils. These are called utensils-in-trade and are mentioned separately.

The covenants included in a lease or agreement vary according to circumstances. The "express covenants" as they are called are usually, so far as the tenant is concerned, that he will pay rent, and all rates and taxes, except landlord's property tax, and that he will keep the inside of the premises in a state of repair and not assign or sublet them without the landlord's consent, "which shall not be unreasonably withheld". Sometimes the tenant also covenants to insure the premises.

On this point it is well to note that if the tenant covenants to keep the premises in repair, and the lease does not add "damage by fire excepted", the tenant is bound to rebuild the premises if they are burnt down, or even if they are destroyed by an earthquake or a flash of lightning. It makes no difference whether the fire was the result of accident or negligence or from some other cause. The rent also has to be paid if the premises are so burnt down or destroyed, and the landlord will not be obliged to rebuild them unless he has expressly covenanted to do so. With regard to repairs, if the tenant covenants to put the premises in repair he must put them in a state better than he found them in and reasonably fit for occupation. If he covenants to keep them in repair and so leave them he must if necessary put them in repair. The expression "good tenantable repair" is held to mean such a state of repair as, having regard to the age, character, and locality of the premises, would make them reasonably fit for the occupation of a tenant likely to take them, and not to paint or paper them in a decorative way. If, apart from the lease, the landlord represents the premises as fit for habitation when they are not, and the tenant or his family suffer

Rent goes
on though
Shop Burnt.

injury from defective drains or from dampness, the tenant has a right to bring an action against the landlord. Should a landlord not expressly covenant to do repairs, however, he is not liable to do any; there is no "implied covenant" on his part to keep the premises in repair, even if the tenant's covenant only extends to keeping the premises in as good repair as when he took them "fair wear and tear excepted". Whatever the landlord is to do must be stated in the lease; and if he agrees in the lease to do repairs, the tenant must give notice of want of repair.

In the absence of an agreement to the contrary, rates and taxes have to be paid by the tenant. Tithe rent charge, if any, is borne by the landlord. Land tax may be deducted from the rent in the absence of an agreement to the contrary; and property tax may be so deducted whether there is an agreement to the contrary or not, the law being that this tax ("Income tax, Schedule A") shall be borne by the landlord though paid in the first instance by the tenant. Inhabited house duty is not payable on houses which are used solely for purposes of trade and in which no occupier resides. If premises are used partly for trade and partly as a residence they should be assessed accordingly.

An agreement to take a shop or house for the term of one year certain, and thence from year to year, means that the premises cannot be vacated until the second year has expired, and then only if notice has been given as provided in the agreement. Where it is provided by the lease or agreement that the occupation is to cease on a certain day no notice is required to terminate the tenancy. The notice to quit should always be in writing. The length of notice may be and should be stated in the lease; if this is not the case it has reference to the letting. If the letting is by the month a clear month's notice, expiring on the day the rent becomes due, is sufficient; if by the quarter, a quarter's notice; but if there is a yearly tenancy, no matter how the rent is paid, the rule is six months' notice expiring at the period of the year at which the tenancy began. In the absence of writing, payment of rent quarterly implies a yearly tenancy. If during the tenancy the property changes hands the new owner stands in the old owner's shoes; the tenant's liabilities remain exactly as before. When the property is sold, mortgaged, given by will, or passes by intestacy,

all the holdings and tenancies upon it are transferred and remain binding as before; it is a mistake to suppose that the tenant does not become legally liable to the new landlord until he acknowledges him in that capacity. Note that a landlord is not bound to call for rent; the tenant's duty is to send it and pay the expense of so doing.

In the unhappy event of a distress warrant being taken out by the landlord to recover his rent, the tenant may usefully note that if he can pay the rent before entry is made under the *Distraining for Rent*. warrant no expenses can be forced. A distress has to be made either by the landlord in person or by a bailiff possessing a proper certificate from a County Court. It must be made in the daytime and may take place as soon as the rent is in arrear, namely the day after it becomes due.

6. PLANNING AND FITTING OF SHOPS

The descriptions already given of typical shops have indicated how wide is the variety of styles, and it goes without saying that in the planning and fitting of shops in detail there is at least equal latitude for the exercise of individual taste, skill, and enterprise. Designing shop fronts and shop interiors is nowadays a special branch of industry, if not of art, nor would the latter term be at all out of place in speaking of some of the smart "up-to-date" shops and stores in the United Kingdom and America.

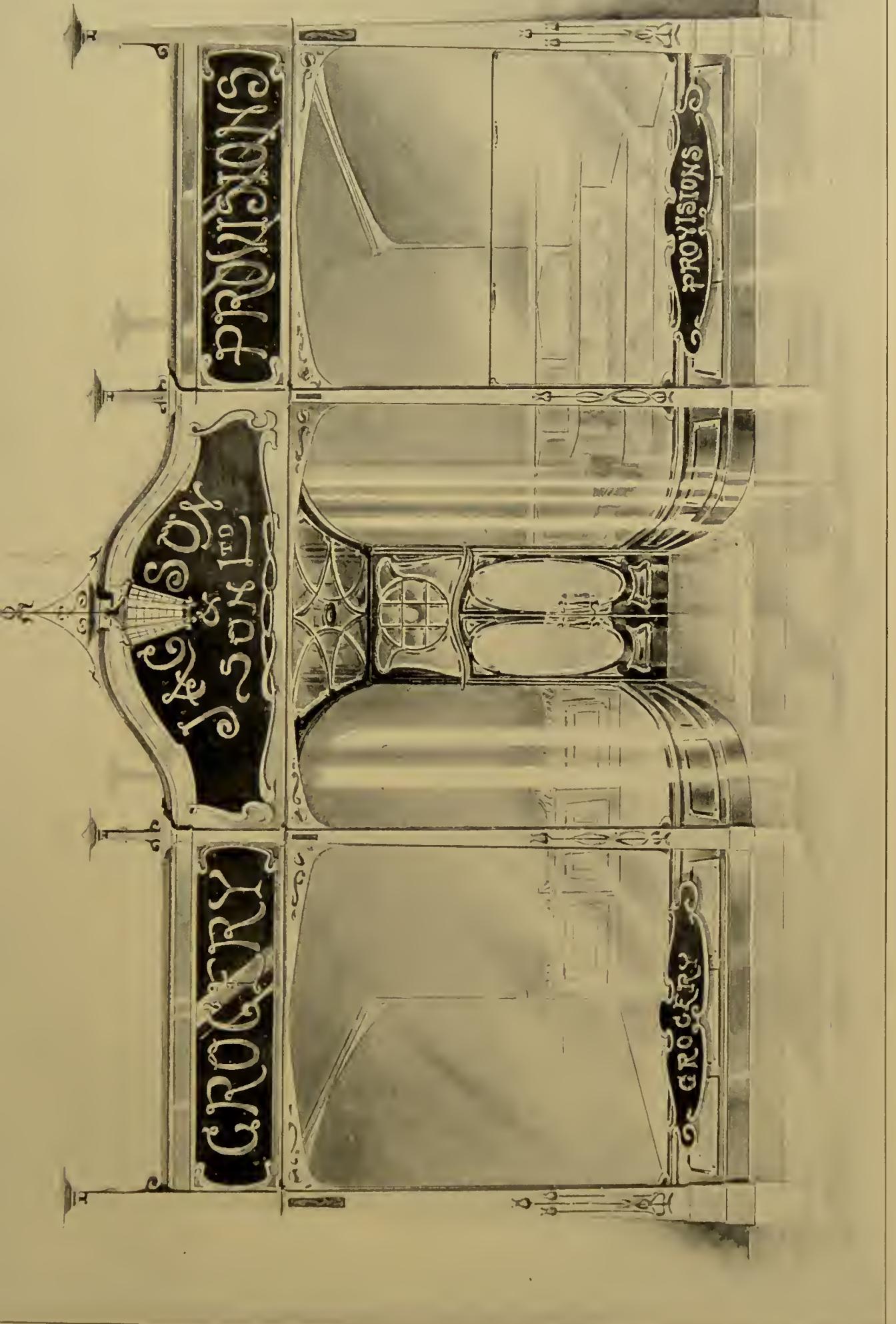
It is generally agreed that a brightening process has been apparent in recent years in most classes of retail shops. The new-comer who aims at success will certainly do his share in this process if he be wise, for few features of a shop are so likely to tempt customers as an air of brightness, cleanliness, airy wholesomeness, and polish. To begin with, therefore, see that you have as good a window as possible, and a good light inside your shop. If haply the shop be dark, try to remedy this by painting the ceiling white or cream, and using such showy adjuncts as mirrors, plate-glass, marble slabs, modern mahogany fittings, brightly-polished or plated rails, and so on. Especially on the provision side is money well spent upon white marble and washable tiles, which do not lend themselves to dirt

and can be easily cleaned. In fact, there is hardly any way in which a grocer and provision dealer can more profitably expend his thought and money than in planning and fitting his shop so as to make it as smart, attractive, and convenient as possible. Before giving his instructions an intending proprietor would naturally look about him a little in some of the large towns which he may be in a position to visit, and it is hardly likely that he can visit the grocers' shops in London, Glasgow, Liverpool, Manchester, or similar large towns without carrying away useful ideas. Another good plan is to visit one of the now common grocery exhibitions, where the newest ideas in fittings may be picked up, and models of shops inspected. At such an exhibition recently

In the Twentieth Century Style. one saw a modern shop arranged in twentieth century style. The "facia" was of plate-glass—the facia board should always be such as to give the passer-by in the street a good impression of the shop. There were marble steps from the street. The shop front was double, in polished mahogany; mirrors each side of the window board. The right side of front was arranged for provisions, the window having a sliding sash, and the interior being fitted with marble. On the left hand was the grocery window. Entering the shop one found on the left side a handsome "side fitting" for groceries, a structure some 16 feet long, of polished mahogany relieved with maple, and fitted with patent bins with embossed mirrored fronts, and in the centre a plate-glass show-case. On the opposite side of the shop was an artistic provision fitting to match, of the same length. A cash-desk in mahogany and maple stood next the door; and at the back of the shop was a fitting for proprietary goods. The arrangement was perfectly simple, and suited for the most moderate-sized shop, yet remarkably effective; and the visitor had the opportunity of seeing how effectiveness is produced. Thus he was able to observe that mirrors reaching from floor to ceiling were introduced with much advantage; they gave the shop the appearance of being twice its real length and apparently doubled the number of customers inside. "Emdeca tiling"—a kind of embossed zinc of pretty design—was used in the provision side in the place of marble or tiles. Shelves suspended by decorated brass rods from the ceiling greatly enhanced the appearance of the shop window, whether viewed from the outside or the

A MODEL SHOP FRONT

The value of a good shop front being emphasized in the text, it has been deemed serviceable to give an illustration of such a front designed in accordance with the latest ideas. It is sufficient to state that the "model shop front" shown has been designed by Messrs. Sage & Co., than whom no firm in that particular branch of art has a higher reputation. The design illustrated is suitable for the highest class of trade. Sometimes it is argued that for an industrial neighbourhood a shop front can be too artistic. But although an artistic front may appeal more to the richer class of customers, a shop in any neighbourhood can hardly be too tasteful or too smart.



MODEL SHOP FRONT

Designed by Sage & Co.

interior; and the incandescent gas light was used with excellent results. One new handsome grocery fitting—exhibited for the first time—contained patent bins for automatically serving packet tea or other packet goods. This fitting, of elaborate yet neat appearance, was so designed that, owing to the judicious use of mirrors on the front (bearing advertisements in gold or silver lettering if desired), it was impossible for a customer in the shop to see whether the bins were full or empty. Such a bin for loose tea, for instance, may be taken away to be refilled, and there will still be a supply in the receiver underneath from which customers may be served. The bin, therefore, appears to be full of the loose goods even when it is practically empty or when it contains only one packet.

A thoughtful and enterprising grocer often takes a pride in some special fitting of his shop. Thus we know a provincial grocer who made quite a local hit by the way he renovated and improved a shop he took over. As *Take a Pride in your Shop.* he took a special pride in his butter business he began by providing for that branch a glass-covered counter and a marble slab from which to serve. The glass-covered counter being perfectly free from dirt gave the butter a more cleanly and appetizing appearance, and the effect upon the customers—as well as upon other traders anxious to pick up wrinkles—was speedily apparent. “You may be sure”, remarked this grocer in conversation, “that whenever I have the arrangement of premises under my own control I always secure a good light over the back end of the shop, and another feature is the glass counter which I have before mentioned. Another feature is that in the provision department the counters, shelving, and walls are of rouge marble, which wears better than white marble, the latter soon presenting a dirty gray appearance.” The back light referred to is by skylights.

In another very fine shop, this time in a London suburb, a peculiarity in the fitting is the absence of shelves, the stock being enclosed in air-tight glass cases with marble tops. These *Ingenious Cases.* cases, arranged against the wall opposite the counters, form sections for the display of goods of a similar character. For instance, Section 1 includes preserved fruits of every description; Section 2 is devoted to teas alone; Section 3, cocoas and coffees; Section 4, household requisites, and so on. The fronts of the

counters also form glass cases for the display of pickles, sauces, &c. The back fitting has tea bins and canisters of convenient design. The bins, which are of 120 lbs. capacity, have lids on the same principle as the roller-top desk. They are fitted with projecting flanges, and at a touch disappear into the top of the bin, enabling access to be easily made without the trouble of propping up the lid. Their being rounded prevents any foreign article lodging upon the top and finding its way into the tea. The canisters, which are placed on a lower shelf than usual, are smaller replicas of the bins, and do not require moving from their positions when serving, thus saving wear of counter and shelf. At the rear of the shop is the tea-tasting and blending room, projecting from an aperture in the floor of which is the drum of a large tea mixer, which is manipulated from below. The cellars, which cover a quarter of an acre, are concreted, and lined with white glazed bricks, provide clean and ample storage for stock, for packing teas, and so on.

With regard to the general planning of the shop perhaps the best course for the beginner is to decide how much money he can afford to spend on fixtures, fittings, and utensils, and then place himself in the hands of an experienced firm of shop-fitters, the names of which can be readily obtained from the trade papers. A trade competition for the best plan of a shop for a good high-class family grocer and provision dealer produced a plan which has been very generally approved in the trade. This shop was supposed to be at a corner, with a window in each of the two streets there joining, and a door between—the door so constructed as to be easily taken off its hinges during business. The window on the left was for the display of provisions, &c., that on the right for groceries. In the provision window nearest the door were to be shown tinned meats, relishes, sauces; then provisions, then proprietary goods. Entering the shop one passed between two curved counters, that on the left for the display of potted meats and pickles, that on the right for the sale of confectionery and fancy goods, a cake show-case being attached. In the right-hand corner was a circular-fronted office from which the whole shop could be surveyed and which was handy for customers leaving. The two windows were backed with suitable fittings. On the side of the shop next the provision window and fitting

A Good
Shop Plan.

was the provision counter. On the opposite side of the shop was the grocery counter and a small stock counter; and in rear of these a large grocery fitting reaching to the ceiling. At the end of the shop was a counter for the display of jams and marmalades, and a flight of stone steps to the store below. Under this end counter was space for salt in jars and packets, and reserve stock. At the back of it, occupying the end wall of the shop, was a large fitting of drawers for the following goods:—

- Top. Matches, various kinds and sizes.
- 2nd. Soap, soap extract, packet oats, &c.
- 3rd. Soaps, and flour in bags and packets.
- 4th. Candles, night-lights, preserves.
- 5th. Candles, preserves.
- 6th. Knife powder, blacking, black-lead, soda, &c.

These rows of boxes occupied the space to the right of a door leading to the premises in rear of the shop; on the other side of this door the end-fitting was devoted to biscuits. On the floor of the shop in the middle space between the two main counters were two large and handsome oval stands for the display of tinned and bottled fruits, fresh fruit, English tomatoes, and similar seasonable goods.

Of the two main fixtures, the "grocery fitting" and the "provision fitting", some further details may be useful. The grocery fitting had at its base a fine row of bins, each numbered, and each appropriated to a specified article, as haricot beans, split peas, blue peas, rolled oats, Scotch oatmeal (medium), Scotch oatmeal (coarse), American oatmeal, Patna rice, rice, Carolina rice (best), small sago, pearl tapioca, medium tapioca, tapioca, tapioca (best). Above these were on the one side preserves and flour, &c.; and a row of large receptacles for tapioca, rice, loaf-sugar, caster sugar, white moist, brown moist, Demerara, granulated No. 1, granulated No. 2, and so on. In the middle of the fitting was a double row of showy canisters numbered 1 to 24 for tea, coffee, black tea, Ceylon, blended, chicory, and so on; and on either side a nest of small drawers, the set on the left for such items as peel, gelatine, pearl barley, arrowroot, chillies, &c.; and those on the right for cloves, white pepper, black pepper, icing sugar, and spices. Above these sets of drawers and at the ends were larger spaces for preserves, flour, loaf-sugar, pickles, sauces,

The Grocery
Fitting.

packet teas, coffee in tins, cocoa; over these again another row for bottled vinegar, sauces, pickles, cordials, syrups, and sundries; and at the top again other space for matches and similar goods.

The Provision Fitting. "provision fitting" was divided into convenient-sized receptacles for tinned articles of all kinds; above these being bacon and ham rails. A smaller fitting at the back of the grocery window gave accommodation for drawers of chocolates, fancy goods, crystallized fruits, sweets; and spaces for sweets in bottles, corn-flour, custard powder, jelly tablets, and similar packets. Without the full plan it would be useless to go more into detail; suffice it that every corner in the shop was utilized save the space necessary for staff and customers, and that for the latter's convenience a suitable number of chairs was not forgotten.

One or two general hints may be borne in mind. The goods should be so arranged in a shop as to necessitate the least possible General Hints. walking about; it is a badly-arranged shop where the serving of a customer means for the assistant a walk of two hundred yards when twenty steps might suffice. In a well-arranged shop the articles most required are so handily placed that each man can reach them with the minimum of trouble and movement; he can not only reach his goods but his parcelling paper. The front windows should be ventilated, if necessary, to prevent their steaming or sweating; and the provision window should be so planned as, if possible, to face north, so as to escape the sun. It is desirable to have an arrangement for keeping provisions cool in summer. Side-fittings should be arranged so that the contents are put in at the top and withdrawn from the bottom, so as to prevent tea and the like becoming stale and unmixed. Drawers should be such as to prevent rats, mice, &c., damaging the contents, and so made that the contents will not drop over into the next drawer below; nor should the front of the drawer be capable of being knocked off if the drawer is pushed in roughly by an assistant in a hurry. Counter stands should be arranged to carry a good display of goods; and a biscuit stand should have the tins inclined, and with glass covers, so that the contents are shown. If your shop is long enough, or you have a back room, mark it off by a fancy draped arch, say in Indian or Moorish style, decorate it Oriental fashion with fans and silks and Japanese vases, and install in it a neat servitor to

purvey your special tea with confectionery or bread and butter for customers—not omitting to bring the name and price of the tea before them on the pot or otherwise.

For the benefit of readers of this work an eminent firm of shop-fitters in the trade was invited to offer an example of a specification and estimate to enable "Mr. John Smith" A Specification and an Estimate. to form some idea of the work and cost involved in fitting up, and they very courteously replied as follows:—

"We will for the moment assume that you have selected a double-fronted shop in the suburbs of London, within twelve miles of the City, and that the dimensions are 18 feet wide inside, 28 feet deep from back to front, and 10 feet in height. The shop front is in, or if not will be put in by the landlord, and all you have to do is to provide window fittings for grocery and provisions. The grocery window would not require any special arrangement beyond a window-board and back, say 4 feet high from floor. You may have a mirror 6 feet by 3 feet at one end. The provision window would want an arrangement of marble shelves for showing cut bacon and cheese, mirror at end to match grocery window, and the back boarded up say 4 feet high, with shelf on top of same. Four Holland blinds A Family and Order Trade with Wines. would be required for windows, and two double-burner (incandescent) lights, with opal shades and cup-and-ball joints. We will assume that you are intending to do a family and order trade, and will require provision made for wines and spirits.

"The grocery fitting on left side of shop would be 24 feet long, 9 feet 6 inches high, 21 inches deep at bottom and 11 inches above. The base or platform would be 6 inches high, and upon the base would be provided six japanned iron bins for tea, coffee, rice, sago, &c. The bins would have decorated fronts in gold, and would be covered at top with solid mahogany covers hung with brass hinges. The sizes of these bins would be as follows:—Height 30 inches, width 21 inches, depth 20 inches. Between the bins would be provided five pedestals of drawers (four in each pedestal). The drawers would be 11 inches deep from back to front, 12 inches wide, and 7 inches high. At the ends of fitting would be provided lockers or spaces for packed goods. Immediately above the bins and drawers would be provided a shelf for papers, and spaces for small packed goods; this space would be 5 inches high, and would be divided at intervals of 4 feet by carved trusses. Above the paper spaces would be arranged twelve spaces for packed goods, divided every 2 feet with 1½-inch divisions. Above these packed-goods spaces would be provided two 1½-inch shelves with moulded edges, and a 9-inch moulded cornice, supported upon turned columns, and boarded over at the top to form a shelf. We assume that the walls of the shop are good, and that the grocery fitting will not require a match-boarded back.

"The provision fitting on right side of shop would be, say 12 feet long, 18 inches deep at bottom, and 11 inches above counter height. The fitting would have a marble counter shelf 18 inches wide, and under same would be fitted uprights and shelves with spaces for eggs, &c. Above the counter shelf the wall would be lined to a height of 2 feet with marble (or an imitation tile on zinc can be substituted at a somewhat lower cost). The centre of the fitting would be provided

with two iron bars and two double hangers for hanging sides of bacon upon. At each side of centre would be provided three shelves for tinned goods, and a moulded cornice same as grocery fitting, and the whole hung up to ceiling above on iron rods. From the end of provision fitting to the end of shop would be provided a fitting for Italian goods, jams, pickles, sauces, &c. This fitting would be 12 feet long, 18 inches deep at counter height, and 11 inches above. The lower part of this fitting would be arranged to take wines and spirits, bottled beers, and mineral waters. Above the counter shelf would be provided four rows of shelving finished at top with a moulded cornice in continuation of provision fitting. Across the back of shop would be provided a fitting for sundries, shelves, lockers, and uprights, with cornice at top running across the doorway and joining that of grocery fitting.

"The grocery counter would be 18 feet 6 inches long (leaving a space of 2 feet between top end and back of window), 3 feet high, and 2 feet wide. The front of counter would be fitted with shelves for three rows of biscuit Counters. tins. The top would be of 1-inch solid mahogany in one width without a joint. The back would be fitted with a shelf for paper, one row of eighteen drawers 11 inches deep, and nine spaces or lockers under same for sundries. The provision counter would be 10 feet long (leaving a space of 2 feet at each end). The counter would have a framed and panelled front, 1-inch solid Sicilian marble top with a mahogany moulding fitted under front edge and at each end. The back would be provided with a shelf for paper, and under same two drawers for hooks and tickets, one shelf in centre and one at bottom. The counter at end of shop and returned to within 2 feet of provision counter would have a framed and panelled front, mahogany top 2 feet wide, and the back would be fitted with shelves and uprights forming lockers for sugar, &c.

"The gas fittings would consist of five double-burner (incandescent) lights with opal shades, two over the grocery, one over the provision, and one each over the

Gas Fittings. wine counter and at end of shop, all hung on cup-and-ball joints to within 7 feet of floor, and provided with mantles, chimneys, &c., complete. Fittings as herein described made, polished, delivered, and fixed complete would cost you from £130 to £200, according to design and material from which they are constructed. Proper design and a *pro forma* specification and estimate would, of course, be submitted after receipt of instructions, and accurate dimensions of the premises taken by our representative. We are, &c., B. & Son, Limited."

From another first-class firm in the trade, Messrs. P. & Co. the following definite particulars were obtained with reference to grocery and provision shops in (*a*) cheap and (*b*) medium class, the firm remarking, "Our experience is that the man who wants high-class work is generally conversant with all that is desirable".

Grocery Fitting: Built of sound, well stained and varnished pine, with edges of shelves and divisions and the more prominent parts of French-polished mahogany.

Cheap Class Total height 9 feet 6 inches. Lower portion is 3 feet high and
Grocery and 15 inches back to front. Upper portion 11 inches back to front.
Provision Fitting. This fitting has useful open lockers for sugars, rices, and other packed goods, well-made drawers, and a show-case with movable shelves. Along

the top is a neatly-moulded cornice lettered in gold. *Provision Fitting:* Built of sound, well stained and varnished pine, with edges of shelves and divisions, and prominent parts of solid French-polished mahogany. Total height 9 feet 6 inches. Lower portion is 3 feet high and 18 inches back to front, and has a top of Sicilian marble. This fitting has open lockers for canned goods, &c., useful bacon rails, wall tiled, and shelves for pickles, sauces, &c., and a neatly-moulded and gold-lettered cornice. *Counters* 3 feet high, 2 feet wide, with panelled fronts, useful shelves and drawers at back, and a mahogany top for groceries and marble top for provisions. *Two Windows*, each window to have a plate-glass mirror in frame, and boarded back about 3 feet 6 inches high, with shelf on top. *Sundries:* A provision stand with three marble shelves; a beam provision scale, size 10 lbs., with brass pillar, agate bearings, and round china plate; a brass tea scale; a counter machine for weighing-up purposes; assortment of scoops; assortment of cutlery, saws, hammer, steel, tickets; a dozen useful 12-lb. black-and-gold canisters; a few show bowls for displaying rice, &c.; a hand-truck; a weighing-machine, 4 cwt. lever for preference; a flour scale; weights for all the scales. *Approximate size of shop:* 16 feet long, 15 feet wide. *Approximate cost:* From £70 to £120, according to ornamentation and quality of sundries.

Grocery Fitting: All prominent parts French-polished mahogany, remainder sound, well stained and varnished pine. This fitting is 9 feet 6 inches high. It has patent tea bins which are so constructed to deliver tea exactly as blended, ^{Medium} avoiding all bruising of the leaf and the labour of handling involved by ^{Class.} using canisters. It has also a useful show-case with movable shelves, open lockers for packed goods, and a handsome cornice with plate-glass facias. *Provision Fitting:* Built of sound pine, well stained and varnished, with edges of shelves and divisions and more prominent parts of polished mahogany. Total height 9 feet 6 inches. Lower portion 3 feet high by 18 inches back to front. Upper portion 11 inches. Has useful open lockers for canned goods, &c., shelves for pickles, sauces, &c., a marble top for turning out butters, &c., tiled wall, and useful bacon rails, with cornice to match grocery fitting. *Counters:* Same description as in cheap style, but high-class workmanship. *Windows:* Same as cheap style, but provision window to have marble shelves for display of provisions. *Sundries:* As before, but add another tea scale, another beam provision scale or a marble-top balance; a hand-cart; a wire fruit stand; a twelve-tin mahogany biscuit stand; two show-stands for the grocery counter; a cake show-case. *Approximate size:* 20 feet back to front, 16 feet wide. *Approximate cost:* £120 to £200, according to ornamentation and quality of sundries.

In an oil store the fittings are usually of a very plain nature, consisting of painted or well stained and varnished pine shelves, with plenty of small drawers. The counters are similar to those in a grocery establishment, but ^{An Oil Store's} are painted. For *sundries* several strong metal oil-cisterns will be *Fittings.* required; two counter machines for weighing paints, &c.; a 4-cwt. lever machine (6-cwt. would be better); an assortment of scoops and small utensils; a hand-cart shaped for barrels, and a hand-truck. The approximate cost of fitting a shop of about 20 feet by 16 feet is from £70 to £120, according to the quality of the work.

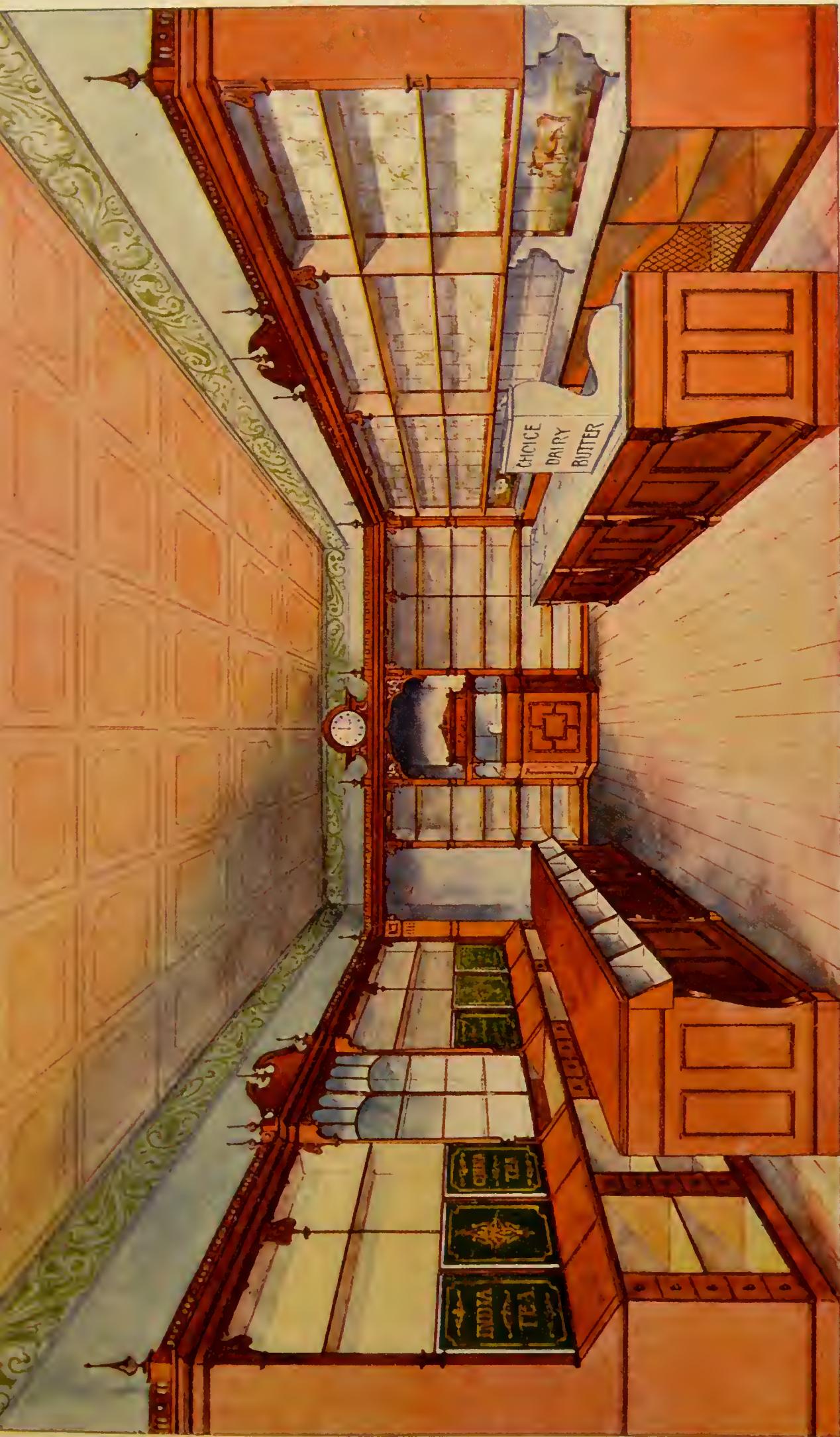
With regard to the fitting up and starting of shops with various capital sums interesting and suggestive information has

been contributed by practical members of the trade in essay competitions held from time to time in connection with the London and other trade exhibitions already referred to, and the gist of these is worth quoting here.

A paper which was awarded first prize in the class for essays on shop fitting for a capital of £500, began by taking for granted ^{Fitting up} that with this amount of capital the beginner would have ~~on £500.~~ to eschew any business necessitating the giving of long credit, or the keeping of an extensive and varied stock; he would have to decide, probably, on a lower-class cash or a medium-class short-credit business. The premises (says the essayist) "should be well adapted to the trade, of smart appearance (corner position if obtainable), well situated in a populous neighbourhood, on the traffic side of the street, with other bright and well-lit shops near. Rent from £50 to £60 per annum; an optional lease for seven, fourteen, or twenty-one years should be secured if possible. The next care will be the fitting up. For this purpose from £75 to £80 should suffice, and should not be exceeded. The novice will find careful planning necessary, so as to have a place for everything, allotting the most suitable position to each department, and arranging so as to keep each kind of stock as separate and distinct as possible. The nature of the fixtures will, of course, depend on the size and shape of the shop. A good marble-topped fitting for the provision side with open bins beneath, having fancy brass trellised fronts, in which to show oranges, lemons, and the like. Marble shelves for the provision window (which, by the way, should have a sliding sash, so as to open the display to the street). A grocery back fitting with tea bins, canisters, spice drawers, and fixture for packing goods, all complete. One or more counters, suitable gas or electric light fittings (if not put in by landlord), a small coffee-mill, a weighing-machine, and provision balance, together with tea and other scales and weights, sundry scoops, knives, hammer, saw, fruit sieves, &c., are necessaries. These need not all be bought new. Second-hand fittings and utensils may often be obtained at a considerable saving. Care must, however, be exercised not to buy incongruous articles, so that the general appearance of the whole when complete may harmonize, one part being in keeping with another. If the premises are large, some good broad deal shelves and divisions, put in by a local

A FITTED GROCER'S SHOP

Supplementing the information given in the chapter on planning and fitting the shop, the accompanying design by the eminent shop-fitters, Messrs. Harris & Sheldon, needs little explanation. The reader of practical experience will agree that it is essentially a practical plan and design, embodying the ordinary convenient arrangement of the "grocery side" on the left, and the "provision side" on the right. Details are given in the text as to the allocation of the shelves, drawers, &c., for the various articles of the stock-in-trade.



A FITTED GROCER'S SHOP

Designed by Harris & Sheldon

carpenter, and stained to match the fittings, will be found inexpensive, very useful, and will look much better than blank walls. On the other hand, if the premises are small, an appearance of being more extensive may be given by the judicious use of mirrors. The trade style on a bold and attractive facia must be arranged for, and will complete this part of the programme."

As regards fitting up for a capital of £250, the writer of the winning paper says: "Having found desirable premises at £35 per annum the next matter I should attend to would be the ^{Fitting up} _{on £250.} fitting up. In this direction I should curtail expenses as much as possible, compatible with a decent appearance. Mahogany counters, especially for the grocery side, I could hardly dispense with, but the shelf-endings I should have stained or varnished instead of resorting to the more expensive method of having them finished off with bay-wood or mahogany. Out of sight of people entering the shop I should utilize sugar-cases for shelving, making divisions where necessary. Beneath the counters I should have drawers provided for small goods. If space would allow I should have a mirror of about 6 feet by 4 feet fixed at the end of the row intended for tea canisters, to produce the double effect. If space would not allow of this I should have a few strips of mirror about one foot wide placed in positions where the reflection would be in view of customers entering the shop. I should then turn my attention to the gas fittings. Assuming the ordinary straight brackets only were fixed, I should have them replaced by three pendants of good appearance, three lights each, ^{Light and} _{Heat.} one for each of the windows and one for the centre of the ceiling. I should have a case made for enclosing the butter, open at the back and floored with a marble slab grooved for a water-run along the back edge, and with an outlet for the water. The butter would thus always be fresh and inviting, and a considerable saving be made in the prevention of the scraping necessary where butter is not protected. I should have this case fitted where it would be subject to the least possible share of the heat of the sun, as I should also have the provision counter placed, and protect them both as much as possible against the dust entering the doorway on windy days. My limited capital would not allow of apparatus for heating by steam, but I should purchase a small asbestos gas stove for use during the winter months, and

place it where it would not damage any goods by the heat. One ^{Have Sun-blinds.} window and probably both would be subject to the heat of the sun, and I should have sun-blinds fitted, considering the outlay more than justified by the saving of damage to goods. I should purchase now canisters for tea and coffee, and the sundry other articles requisite to my business; also two cash check-tills fitted with rolls, dismissing the cash railway or pay-at-desk systems as entailing additional expense in wages. The rolls I should make serve as a record of accounts received, disbursements for sundry accounts, expenses, &c., and they would be a handy reference in case of dispute of any account said to have been paid on a certain date. A small hand-van painted and lettered appropriately would probably be necessary, and apart from its use for delivery of orders would serve as a constant advertisement of my name and business. In the matter of signs, I should content myself with having my name, with a little additional lettering referring to my business, painted on the signs above the windows. When the profits of my business would warrant the outlay I should have glass signs fitted both outside and along the tops of the shelves inside the shop."

Another essayist, dealing with the same amount of capital—£250—proposes to set aside for fixtures and fittings £117, 10s., and to secure if possible a double-fronted shop with a small ^{Three Windows.} window instead of a door across the corner, thus giving three windows, for groceries, tea, and provisions respectively, whilst in so small a shop the corner door would, in his opinion, be a disadvantage by taking up too much of the counter room. The fixtures he recommends should be substantial, useful, and neatly painted; and in laying down the lines of the business the grocer should provide for their depreciation at the rate of 10 per cent per annum. The following list is suggested:—

Fast fixtures (counters, shelves, &c.), £65, 10s.; painting the same, &c., £10, 12s. 6d.; gas fittings, £9, 15s.; signs, and painting the same, £7, 10s.; twelve tea canisters, at 7s. 6d. each, £4, 10s.; one stand scale, £2, 10s.; two provision scales, at 46s. each, £4, 12s.; one weighing-machine, £4, 4s.; one set stand weights, 5s. 6d.; two sets flat brass weights, at 4s. 8d. per set, 9s. 4d.; three coffee tins, at 2s. 6d. each, 7s. 6d.; one syrup can, 8s.; five butter stands, at 2s. 6d. each, 12s. 6d.; five margarine stands, at 2s. 6d. each, 12s. 6d.; one set vinegar measures, 7s. 6d.; six pulp show bowls, at 1s. 6d. each, 9s.; two twine boxes, at 1s. 6d. each, 3s.; scoops, &c., 6s. 10d.; bacon knives, &c., 17s. 3d.; bacon tickets,

&c., 15s.; one truck, 12s. 6d.; one step ladder, 7s. 4d.; books and sundries, £2, 2s. 9d.; total fixtures, £118; stock, £127; cash in hand, £5; total, £250.

"I should say, don't exceed £50 for the fittings", writes another grocer, who proposed expending £130 on stock and keeping more in hand. "With a view to making the most of the shop room at your disposal, take a piece of chalk and mark out upon the floor the position and size of counters and side fittings for grocery and provisions, carefully judging which is the best side for the respective departments, avoiding the sun for the provision window if possible, also arranging position for the bacon rails so that they will be easily visible from outside. Counters and side fittings can be bought from any grocers' outfitter. The grocery counter must have a baywood top, and the butter and provision counters a white top. On no account should provisions be retailed over a coloured counter; nothing looks worse or more unbusinesslike. You then contract with a sober joiner to fit up your shop according to your instructions, you remembering £50 has to cover, and keeping a much-needed eye on the extras. Then the lighting must receive your most careful attention; the lights must be pitched (remembering the shop will be stocked) to throw the very best light on that stock. The painter and paperhanger then complete the store ready for the reception of the goods."

A few further details from a grocer who proposed paying a rent of £75 for his shop must suffice:—"We have got our landlord to give us a lease for seven years, terminable at the end of the first year by one quarter's notice, so that if we have made a mistake we can get out. The lease is also drawn so that we can retain possession for fourteen or twenty-one years by paying increased rental after the first seven years. Now we have got our shop we must get to work sharp, or we shall be living on capital. First, as we shall soon want to be paying out, we must look round for a local bank in which to deposit our capital, and in doing this it will be well to prepare for possible contingency. We must therefore try to find out which bank is most liberal to tradesmen, and in opening our account explain our position openly and straightforwardly to the manager, so that should we at any time require assistance for a special purchase or other purpose, we shall have, in a measure, prepared the way.

Now for fitting. We cannot afford more than £75 for this purpose, and this, with care, should suffice. Our shop is a rather deep one (given the same floor space we should have preferred it square) with two windows, one smaller than the other, the door being between them. The smaller window we will devote to provisions, and the side of the shop behind this we will fit with a marble-topped side-fitting, with open bins beneath with fancy brass-wire trellis fronts, in which to display lemons, oranges, onions, and the like. This will save the expense of a counter for this side, and look smarter. This fitting with three marbled slate shelves for window costs us £18, 5s. A second-hand back-fitting, mahogany faced, in good condition, consisting of forty spice drawers between six large tea bins, with sugar fixtures over, and eighteen canisters on shelf above, which we bought cheap at

Further Fitting £13, 10s. will do for the grocery side. This fitting Detail.

extends nearly two-thirds the length of our shop. A new counter the same length, costing £14, is all the fixtures we may afford. The remainder of the shop we must have fixed up by a local carpenter, with good broad shelves, divisioned into various-sized bins, stained and varnished to match other fixtures. This, with a long board about two and a half feet wide to stand on tressels, on which to weigh up sugar, &c., will cost, we find, £10, 15s. (Gas fittings have been put in by our landlord.) A small coffee-mill, provisions-balance, tea-scales, and counter weighing-machine, together with sundry scoops, knives, fruit-sieves, a butter-block, hammers, and other necessaries, will cost £21, 15s. (If we buy blended teas, we shall not require tea machinery.) Writing trade style on facia will cost another £2, making a total of £80, 5s. for fitting up, £5, 5s. more than we decided on. We are nearly always sure to exceed our estimates, therefore all the more reason for putting them low enough. Of course our shop is not now perfectly fitted; what fixtures we have put in are, however, good, and can be added to if the business succeeds. Meanwhile the shelves, &c., will give a finished appearance to the place, and when buying our stock we must look out for free show-cases and smart show-frames to help the effect."

In short, effect must be studied; the shop should have a smart well-stocked appearance, clean and bright and "up-to-date",

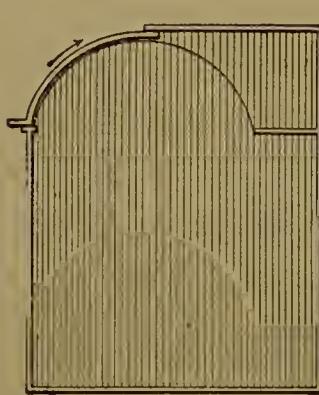
drawers neatly labelled, a suitable place for everything, and everything in its place.

With regard to the fittings and appliances of the shop, the outfitters' catalogues afford a wide range of choice; the selector will be guided on the one hand by his needs, and on the other by his purse. The lists already given will afford some guidance for those beginning in a small way; but, whether for these or for larger outfits, grocers who are fitting or re-fitting may be recommended to apply to two or three outfitting firms for their illustrated price-lists, and to compare them not so much to discover which maker is cheapest as to learn the various kinds of articles that can be had if required. Thus it will be found that special "fittings" of various kinds, sizes, and prices are made for grocers and for provision dealers; that the provision dealer has his special counter, and the grocer his, and the oilman quite a different article; that there are recognized types of nests of drawers for the oilman and the grocer; and that wall-cases, biscuit-stands, cake-stands, movable shelves, adjustable racks, and bins for various purposes, are all specialized. We shall have something to say of window-fittings in the chapter on window-dressing.

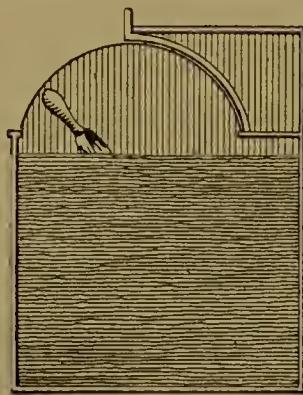
For standing in the centre of the shop, very neat and ornamental show-frames are made in galvanized iron, for displaying fruit, vegetables, and so on. In America a "berry cooler" is a good deal used, being a glass case in which strawberries and other fruit may be displayed to advantage whilst being kept cool and fresh. Glass shelves are also cunningly arranged nowadays, either to stand in a frame on the floor or counter or to hang by glittering brasswork from the ceiling. Plate-glass show-stands for the counter may be had in a variety of patterns, some being in tiers of square or round adjustable shelves, and others being composed of fancy glass dishes. Bright brass rails for fruit are also designed in different styles for hanging, and the best have a very handsome effect. Counter rails and counter show-cases, show-glasses of attractive shapes can be readily bought. The provision side is also well catered for; the provision merchant has ample choice in such special trade implements as racks, stands, and dishes, ham-stands, butter-stands oblong, square, or half-round; margarine dishes properly labelled to meet the law's requirements, and so on. The tradesman may

now supply all his needs in fittings with the greatest ease, and from a single list may order his brass-cased tubing by the foot or his cashier's office ready made.

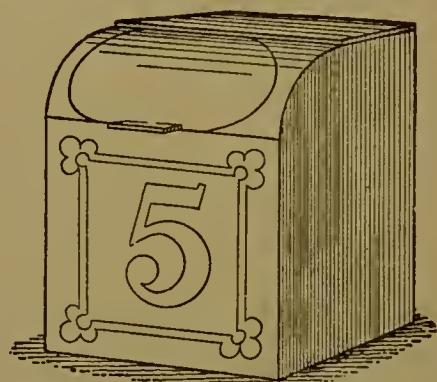
Tea-bins are an item of importance in the grocer's shop. It is desirable to exclude the air from tea as much as possible: tea ^{Bins for} deteriorates even if packed in paper, and is therefore best ^{Tea, &c.} kept in a well-closed bin. The bins, however, are in various styles. In a recent form the inner part or container can be taken away for refilling without disturbing the appearance of the front of the fitting, and at the same time leaving some tea in the bottom part of the bin to serve from while the bin proper is being refilled in the tea room. A special tea-canister introduced in an up-to-date London suburban house is arranged for convenience with a roll-top lid, thus:—



SECTION CLOSED



SECTION OPEN



FRONT VIEW

Another idea in tea-canisters is to have them of oval shape instead of round, as being more effective in appearance and easier to handle. Bins for the warehouse are now frequently made in galvanized steel, of various shapes and sizes, perfectly smooth inside, and with corners and bottoms rounded off so that the contents cannot lodge and become stale. The value of steel bins of this kind is especially apparent where there is any dampness, or where rats or mice are troublesome. For moving about, the heavier bins are mounted on castors.

One may usually pick up ideas in such matters as fittings, appliances, and labour-saving devices by a visit to a trade exhibition. At a recent gathering of this kind a novelty which would be found useful on the provision side in many shops was zinc embossed and coloured in imitation of glazed tiles, easily fixed, damp-proof, made in a nice range of colours and patterns, and equal in effect to the best glazed-tile work.

A currant-cleaning machine is an absolute necessity to every grocer, and since well-dressed fruit looks a penny a pound better to the average housewife than fruit badly cleaned, it behoves the grocer to get the very best machine he can. A machine is made on the double-cylinder principle, quite different from the old-fashioned machine in which a set of brushes revolves inside a fixed wire cylinder. In the modern machine the brushes have given place to rubber flaps, which can be easily adjusted to different sizes of fruit, and the wire cylinders, instead of being fixed, revolve, but in an opposite direction to the rubbers. The currants are fed into the hopper, and pass down through the first cylinder into a second and similar one, but with somewhat coarser mesh, which allows the large stalks, &c., to come away. Then the fruit falls into the drawer at the bottom. The machine can be completely enclosed with easily-removable shutters, so that the stalks and dirt cannot fly about the warehouse, and neither can any dirt get into the machine. These machines are made in different sizes for hand or power. Where space is a great consideration, one may buy a neat little currant machine that can be stood on the counter and removed after using.

Currant-cleaning Machines.

It is significant that, though tea-blending machinery suitable for wholesale dealers was shown at the exhibition referred to above, there was none suitable for an ordinary retailer. The practice of blending their own teas has so far died out with small retail grocers that apparently no firm thought it worth while to show a small tea mill or mixer, though such are to be had. But if tea-blending as a part of the smaller grocer's routine is becoming a thing of the past, it seems equally certain that it is becoming more common for grocers to roast their own coffee. This is as it should be, for doubtless much depends on this article being sold freshly-roasted as well as freshly-ground; and if grocers gave more attention to this point they could increase the sale of coffee very largely and with very beneficial results to themselves. But hitherto a coffee-roaster has been an expensive apparatus, taking up a lot of room, and difficult to manage. A new style of roaster can be used anywhere where a gas-pipe is reasonably near. A length of flexible tube is sufficient to make the connection, and the whole apparatus can

Coffee Roasters.

be disconnected and put away in a minute. The smallest size will roast two pounds of berries in ten minutes, with no more trouble than lighting the gas and turning a handle. The berries are contained in a double cylinder of wire gauze, which is closed, after filling, by a mica slide, which, being perfectly transparent, allows of the roasting process being under proper inspection without having to remove any part. The action of the cylinder revolving drives the burnt air out at the sides away from the coffee.

The ordinary kind of coffee-mill, for the floor or for the counter, is well known. A special kind of mill is made for automatic working in the window, as are also coffee-roasters which can be driven by electric motor, gas, oil, hot-air engine, or clockwork; a grinding-mill or other working apparatus being always an attractive feature in a shop window.

Amongst other machines may be mentioned those for tea-milling, blending, packing; sifters and mixers for tea, coffee, chicory, seeds, spices, &c.; fruit-washers and cleaners; raisin - seeders; peel-cutters; butter - moulders and weighers; automatic bag-making, measuring and packetting-machine; a machine for slicing bacon or ham, cutting it to the finest nicety of thinness as desired, and far quicker than can be done by hand; a marmalade machine for slicing oranges, also suitable for cutting up potatoes, carrots, &c.; fruit - dressing machines for the counter or table; paint-grinding mills, spice and drug mills, and so on.

In order to afford our readers some notion of the cost of different sets of plant, we subjoin estimates courteously placed at the editor's disposal by one of the chief firms supplying grocers' machinery. It will be observed that estimates 1 to 4 are for window use, all others for basement or store.

(1) Window roasting-plant, consisting of one 4-cylinder roaster, cooler, electric motor, switch, countershaft, with grooved driving-wheels for motor and roaster. Polished wood brackets for carrying motor and countershaft. Price fixed (in London), including wiring for motor, and belts, approximately £27.

(2) If the above plant has an ornamental coffee-mill to grind 20 lbs. per hour, with grooved driving-wheel, bright brass hopper, receiver, with spout and gold lettering, japanned black-and-gold or any desired colour. Price fixed, including larger countershaft, motor and switch for driving, approximately £56.

GROCERS' MACHINES

The use of labour-saving devices of every kind is extending in the grocery and allied trades as in every other. In our text, information is given as to various machines and appliances in ordinary use in the trade, in its respective branches, wholesale, retail, and manufacturing. By the courtesy of the Grocers' Engineering Company we are enabled to give a group of illustrations, showing an ordinary grinding mill, coffee roaster, fruit cleaner, tea sifter and miller, tea mixer, and a packer and folder for putting up specialities in packets.

(3) If for plants 1 and 2 an air propeller is supplied and fixed in basement, to cool coffee quickly and draw off smoke and fumes from window, they will require a much larger motor, and price will be *extra*, including larger countershaft, motor and switch and flue-pipe from cooler to basement and chimney, or sheet-steel box, approximately extra £20.

(4) Window roasting-plant, consisting of one 4-cylinder roaster, cooler, and hot-air engine for driving. £26.

(5) One 14-lb. "quick" roaster with grooved pulley for power, and rocking cooler, one coffee-mill with pulley for power to grind 20 lbs. per hour, one fruit-washing machine with motor, switch, and wiring, countershaft, and driving-bands complete. Price fixed (in London), approximately £80.

(6) Above plant, but with dry-cleaner for power instead of fruit-washing machine, fixed, approximately £58.

(7) Plant as estimate 5, but with addition of one 28-lb. "quick" mixing-machine for power, for baking-powder, self-raising and cake flour, sherbet, custard, egg, and similar powders (including a number of recipes), additional shaft, pulley and belt for driving. Price fixed (in London), approximately £90.

(8) One 14-lb. hand-power "quick" roaster with rocking cooler, one coffee-mill to grind 20 lbs. per hour, and one No. 1 hand-power fruit-washing machine, approximately £34.

(9) One 14-lb. hand-power "quick" roaster, rocking cooler, one coffee-mill to grind 20 lbs. per hour, one dry fruit-cleaning machine for hand-power, approximately £25.

(10) Plant as estimate 8, hand-power, with addition of hand-power quick mixing-machine, approximately £41.

(11) Plant as estimate 9, hand-power, with addition of hand-power quick mixing-machine, approximately £32.

Note.—For fixing in country add railway fare and 2s. 6d. per day outdoor expenses for engineer, which has to be paid him when away from the works.

A common arrangement is to place in the shop window the roasting, cooling, and grinding plant, with motor, shafting, fan and exhaust-box in the basement. A starting and stopping switch is fixed close to roaster, so that it is not necessary to go to the basement to start or stop the machinery. A similar arrangement may be used in one side of a double-fronted shop. In this case the glass runs round each side of the entrance, so that the whole plant is clearly seen, although to save space some of it may have to go at the back. The motor, fan, &c., in this case is also in the basement or cellar below. Machinery such as that described in estimate 7, may be fixed in the basement.

"We have included electric motors in most cases," writes the firm from whom these particulars were obtained, "as we find this power is now most generally adopted owing to the cost of electric

Arrangement
of Plant.

current having come down so much in the last year or two. Again, a motor takes up very little space compared with a gas-
Electric Motors. engine, is cleaner, requires less attention and repairs, and can be instantly started and stopped without any trouble.

Another point in favour of the motor is that it only uses the actual amount of current for the work it is doing, that is, if it is a one horse-power motor, and one machine only is being driven by it, consuming $\frac{1}{4}$ horse-power, it only uses sufficient current for $\frac{1}{4}$ horse-power, whereas with a gas-engine the same amount of gas is consumed whether working one or full number of machines. If desired, gas- or oil-engines can be fixed for driving instead of electric motors at about the same price, also water motors. The window roasting- and grinding-plants are coming

Window Plant. more generally into use, as grocers find that customers like to have their coffee fresh, and many have told us that they have almost doubled their trade in coffee in a short time through roasting and grinding on their own premises, either in the window, shop, or basement; but where it is done in the window it also forms a great attraction for the shop. With a window roasting-plant, where a fan is not used, there is usually a grating or ventilator fixed over the window to allow the steam to escape, and the plant is shut off from the shop by a wood and glass partition. The grocer has this done through a local builder or shop-fitter. With regard to the mixers, many grocers have found it profitable to buy the ingredients and make their own baking-powder, custard and egg powders, &c., selling it under their own name instead of buying proprietary articles. We have sold a large number of our quick mixers for this purpose."

With regard to motive power, although the firm we have quoted speak of the use of electricity as pretty general, it must be admitted that in many quarters of the world that power **Motive Power.** is as yet unobtainable for the grocer's purposes. Steam is very often used to supply the quantity of motive power required in a grocer's business; the oil-engine is also employed to a considerable extent in the trade. An oil-engine, however, has an odour of its own, which is apt to permeate the goods upon which it is employed—chaff, in chaff-cutting, for instance. A gas-engine is recommended as avoiding this disadvantage and as being usually economical in comparison with steam. A correspondent in the

trade writes: "I find, after having two steam-engines, that a 17-brake-power gas-engine can do the work quite easily, and costs less than the steam-engine did for fuel. This engine cost me £100; I bought it second-hand, but it had not been running more than three months. I think a new one would have cost about £125. With it I can drive a pair of 4 feet = 6 stones, 2-knife chaff-cutting and dressing machine, and roll oats 16 stones per hour when they are short, good quality. I should recommend having it on the ground floor, but I believe this to be quite immaterial so long as there is a firm bed."

Most readers will be already familiar with the scales of the ordinary kind used by grocers—the tea-scales with hammered copper pans and suspended beam, and the stand-scale with a pillar carrying a weight-pan on the one side of the beam and a scoop on the other. From various firms can be obtained illustrated catalogues setting forth the merits and prices of many variants of these scales, ranging from the cheap and simple to the expensively handsome and elaborate. Special scales are also made for warehouse use, for sack-weighing, and so on, as well as for tea-blending. To examine the various forms is hardly necessary here, but a word may be said of scales of a special nature. One of these is an automatic scale for weighing up parcels of sugar, rice, sago, tapioca, seeds, and other dry granular substances. It is simple in construction, requires no power, and can be operated by a lad. The saving in labour commends it to favourable consideration, and the machine is an excellent shop-window advertisement. No. 1 scale is made to weigh up to 4 lbs., No. 2 up to 6 lbs., and No. 3 up to 7 lbs. By the use of a special device it can be fed direct from the bag, so that waste is practically impossible. Appliances are provided for weighing into all sized bags from 1 lb. up, and also for cups and cones, and where quantities of under 1 lb. are required a bowl or scoop is provided. The scale has been approved by the Incorporated Society of Inspectors of Weights and Measures. At a provincial exhibition in 1902 was introduced an automatic tea-weighing machine weighing tea at the rate of sixteen to eighteen quarter-pounds per minute. The hopper of the machine holds 5 cwts., and the flow of tea is regulated in its descent into the scale by a series of automatic shutters, the whole being worked by Scales and
Weights, &c.

an electric motor. The weighing is done to the utmost nicety, and with such rapidity as to put the old-fashioned method completely into the shade. Another advantage is that the tea itself need not be touched by the hand. An automatic computing-scale is a third of these developments of ingenuity. This is an adaptation of the ordinary weighing-scale, which automatically indicates the exact weight of goods placed upon the scale, and the amount to be paid for same at any given price per pound or ounce, &c. The machine being made of brass is of neat and attractive appearance. It is a great time-saving appliance, as it is only necessary, after weighing the goods in the usual way, to look at the index, when opposite the price per pound or ounce the amount to be paid appears. In the up-to-date stores of the chief American cities scales of this kind are a good deal used—probably because their use is in itself an advertisement.

The automatic computer naturally suggests the till and “cash-register” of which there are a large number of different makes

Check-tills. and styles now in use amongst grocers. By way of example, the following are the acts performed by a commonly used check-till when the user presses the key on which the amount of a purchase is denoted:—“Registers the amount denoted on the key, by adding it to the previous total; exhibits the amount registered on a tablet, which shows both back and front; amount of sale remains on view until the next transaction; rings a bell; unlocks and throws out the cash drawer; checks any wilful or negligent irregularity in operation; circumvents deception by preventing the drawer being re-opened after a partial closure; locks the drawer until another sale is registered”. A second variety is a combined desk and till with coin exhibitor. When a purchase is made the coin is in full view of the customer until the assistant drops it by a mechanical device into the cash drawer below. This is often the means of saving a good deal of unpleasantness between customer and assistant, for if any question arises as to the correctness of the change the coin is there to speak for itself. In the receipt-giving till a recording paper is moved forward, a bell rung, and the receipt delivered from the side by the mere opening of the drawer, thus entailing no further trouble than the opening of an ordinary cash drawer. When the money has been deposited, the change obtained, and the drawer

closed to within about four inches, it closes itself in readiness for the next operation. The advantages of using such a receipt-giving till are obvious, because in producing a correct receipt the amount is duplicated, and remains registered under lock and key on the recording paper in the till. Of a "mechanical cashier", introduced from America in 1902, a London paper wrote: "It is a machine which does everything except think. It is banker, cash-register, money-changer, book-keeper, and auditor. It adds up figures with lightning rapidity and absolute accuracy, and it cannot by any possibility be swindled. It requires very little attention; the only qualification for its attendant is the ability to read figures. The machine is fed in the morning with sufficient cash to provide it with change for the day—say, £20 (that is the bank). It receives, say, a £5 note from a customer who has bought goods worth 3s. 4¾d. It pockets the money and registers the purchase (cash-register). Simultaneously it picks out the change—£4, 16s. 7¼d.—and places the coins all in a row—four sovereigns, one half-sovereign, two two-shilling pieces, two single shillings, a sixpence, a penny, and a farthing (money-changer). While getting this change, which it does before the customer can count two, it at the same time makes a printed record of the transaction (book-keeper), and gives the customer a receipt. While it was providing the change it was also simultaneously adding the 3s. 4¾d. to its bank, exhibiting its total as £20, 3s. 4¾d.—in other words, auditing its accounts and striking its balance. If only change is required all that the operator has to do is to touch one key, and in return for £5 or £1 the machine at one moment provides a variety of small change."

For use in co-operative stores, where the "bonus" or dividend system is employed, a special form of check-till has been introduced. It is thus described: "A bonus check is issued As used in the Stores. with every transaction. This check cannot be duplicated. Distinction is made between members' dividend and non-members' dividend. The traffic in the sale of checks is absolutely prevented. Each assistant has a special key which he must press with every transaction. He has also a cash drawer of his own, which is under his own control. When he sells something for, say, 1s. he presses his initial key, and the 1s. key, and turns the handle. A check is issued as a receipt to the customer. The check carries

member's dividend, unless the 'non-member's' or 'no dividend' key is pressed, in which case the check is printed accordingly, and cannot be used to claim members' dividend. These checks are accumulated until any amount, say £1's worth, is saved up, when they are exchanged at the store for a transfer check. Suppose a customer brings in £1's worth of checks and wants a 'transfer' check, it is only necessary for the assistant to press his special key and the 'T' (transfer) key. If a non-member, he would press the 'N T' (non-member's transfer) key also. Either of these keys will throw the cash counter out of gear, so that the money printed on the transfer check is not added in to the takings. Under lock and key is kept a printed record of every transaction, with the assistant's initial, really a journal entry of every transaction made by each assistant during the day; and if an assistant has issued a transfer check for £1, he must have £1's worth of original checks in his drawer to balance the item on the detail strip."

In fitting up the shop a labour-saving device of importance is the cash railway, now very largely used. There are various forms of this convenience, but, in brief, the plan is to ^{Cash Railways and Tubes.} economize the time of assistants serving customers, by giving them a speedy mode of transmitting to the cashier's desk the bill and cash, and receiving therefrom the receipted bill with the change. A wire "railway" traverses the shop from counter to cashier's desk, and carries a ball or other carrier in which the assistant places the bill and coin he requires to send to the cashier. The pneumatic tube with leather cylinder carrier is also used in certain circumstances, the system employed being adapted to the shop itself and its requirements. The use of the pneumatic tube in large stores is increasing with the growth of these mammoth emporia. From each department tubes run to one common centre, say a room in the basement. The assistant serving a customer makes out a bill and receives the money, encloses the money in the bill and places the two in the pneumatic carrier. In the basement room the cashier receives the carrier, opens it, tears the duplicate check number from the bottom of the bill and files it, wraps the change in the bill, and fires the carrier back through the tube. Meanwhile the customer's parcel has been wrapped up. If the customer has an account at the store the same procedure is followed, except that the bill, without the money,

is handed by the cashier to a ledger-clerk to verify the customer's name by reference to the account.

The ventilation of the shop is a matter on which the fitter's opinion will probably be useful. Alike for the health of those engaged in it, and for the sake of the goods and the ^{Ventilation} _{of the Shop.} sale of them, a shop needs proper and efficient ventilation. Dampness under the counters is another matter, sometimes due to defective building arrangement, but general dampness may be to a considerable extent cured by good ventilation. Thus the steamy appearance of windows, which so much detracts from their usefulness for display purposes, is due to a want of ventilation, and the same cause which spoils their effect to the passer-by outside will also spoil the proprietor's goods inside. Rows of holes above and below the window, and a fan-light over the door, may sometimes need to be supplemented by a small circular fan or rotary air-extractor, worked by whatever power may be available, but usually by electricity where that can be obtained.

The lighting question is obviously one which needs special thought, for it does not pay to have an ill-lighted shop; yet waste must be avoided. Nowadays, however, lighting is so ^{The Lighting} _{of the Shop.} cheap and so vastly improved in comparison with the state of affairs a generation ago, that it is no wonder a transformation has taken place in this respect in the shops of all civilized countries. To say nothing of the cleanly and convenient electric light, in its various forms of the arc, the incandescent carbon thread, and, still later, the tube of mercury vapour, very great progress has been made of late years in illumination by means of petroleum lamps, incandescent gas-burners, and acetylene. Which of these he will prefer the grocer will probably decide according to his peculiar circumstances, since very good results can be obtained from each and all. He should aim at having his shop thoroughly well lighted, whether by daylight or by artificial means, and should err on the side of over-illumination if at all. Everyone knows what an excellent advertisement is a shop brilliantly lit up, especially if situated in a dark street in the midst of dingy surroundings; while, of course, a dingy shop surrounded by bright ones suffers all the more by the contrast. In the United States the value of brilliance as an advertisement for a grocer's shop is

thoroughly well appreciated. "The electric service of these beautiful stores", writes an American grocery paper, "may without exaggeration be called one of the wonders of the commercial

Shops as
Brilliant
Palaces.

world. Not only are they made dazzling by a profusion of electric lights, but the mysterious force is made to carry

messages from store to patrons and from one section of the store to all other departments, and is harnessed to mills, elevators, and even made to boil the tea kettle that does service at the demonstration-counter. The cold-storage rooms, the cheese-coolers, the cigar-closets, the patent bins that a two-year-old child could turn on pivots, the display-counters, the ornate and costly balances of gold and silver on onyx base and columns, the onyx and gold soda-fountains, the magnificent and brilliant steel canisters in rich designs wrought in precious metals, the large and artistically proportioned show-cases are only a portion of the fixtures that combine to make the best type of modern retail stores veritable palaces." Not every retailer just commencing can afford a palace, but few need nowadays go short of a brilliant light. A grocer the other day made up his mind to try an experiment in his shop—a small grocery in a city suburb. He invested a few pounds in three unusually powerful gas-lamps, one of which he placed in each of his two windows and the third in the middle of the shop. Each lamp consisted of a cluster of four incandescent burners within a

Incandescent plain glass globe, the effect produced being a remarkably strong white light. The effect was immediately

noticeable; everybody was talking of the shop, and in that locality to be talked of meant custom, so that the expenditure was very soon recouped and a lasting improvement gained. There is no doubt whatever that the incandescent "mantle", in inventing which Dr. Auer von Welsbach, of Vienna, in 1885, turned to account the scientific principle, discovered long before by Sir Humphry Davy, that the incandescence of solid particles is the source of the light of flames,—the Welsbach mantle was an enormous step forward in the science of gas-lighting. The same incandescent principle, although there are now various forms of it, has been applied very largely since it became generally known, being used in many towns large and small even for street-lighting. No grocer who has substituted this system for the old-fashioned type of gas-burner, and who has found out for himself the advantages

of better light, increased salubrity of the air, and economy in the gas-bill, would willingly revert to the older style.

The electric light, in the forms both of the arc lamp and the glow lamp, is also largely used for shop lighting, and certainly has much to recommend it, not only for the brilliancy ^{The Electric Light.} of the light thus afforded, and the great convenience with which it can be employed, but even more for the absolute avoidance of any contamination of the air. The arc lamp, the light of which is produced by the electric glow between two points of carbon, pencil-shaped, is the very powerful bluish light used for lighting railway-stations, &c. It is frequently seen in large shops, and in the front of windows outside, by way of street advertisement; but although cheap in proportion to its power, the arc light is not usually so suitable for shop purposes as the glow lamp, in which a thin thread of carbon enclosed in a glass bulb is made white-hot by the passage of the electric current. The principles of both arc and glow were discovered by Davy, the great Cornish philosopher already named, but have been greatly developed by the inventions of Edison, Swan, and others. In recent years numerous varieties of mercury-vapour and flame arc lamps have been introduced for the outside lighting of shop windows. Some of these are objectionable in the colour of the light. The electric incandescent lamp, so largely used now in our dwelling-houses, neither burns the air nor pollutes it, consequently nothing can be more pure or healthy; as it produces little heat, it does not ignite anything inflammable that may happen to be near it; neither does it tarnish gilding nor have deleterious effect on goods. Its one disadvantage, from the grocer's point of view, is its cost, but the introduction of metallic-filament lamps, such as the Osram and the Tantalum, has greatly cheapened electric light.

The merits of oil-lamps need not be particularized; but a few words may be said of the light produced by burning acetylene gas, which is given off by carbide of calcium when water is added. The special advantages of acetylene in comparison with other illuminants are enumerated as follows by those concerned in its advocacy:—“Advantages over Electric Light:—A softer and more diffusive light. The light of acetylene is as white as pure daylight, and the most delicate tint or colour can be as easily matched by acetylene as by daylight.

^{Acetylene.}

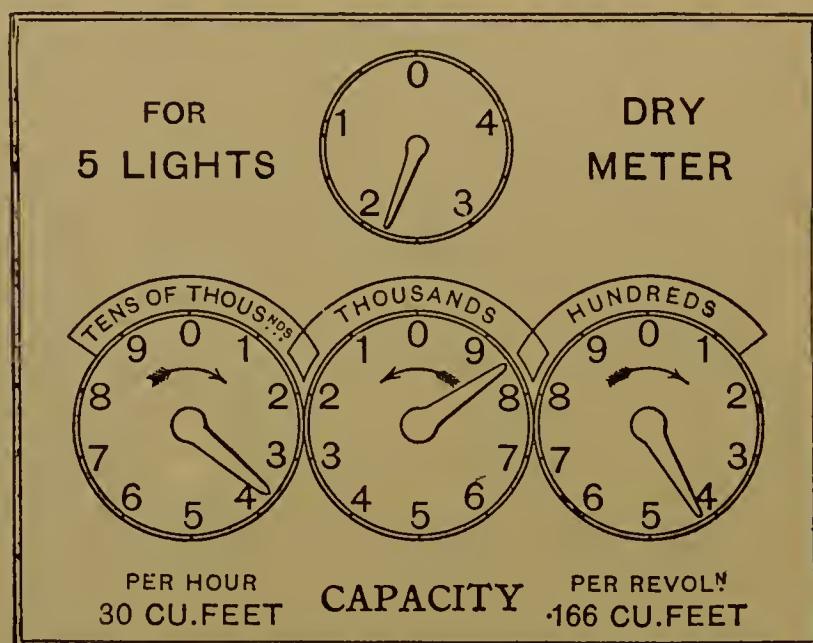
The cost of original installation, as well as of subsequent maintenance, is but a fraction of that of electric light. Automatic action of system, requiring no attention, except for recharging, which can be done by a labourer or servant in a few minutes. No accumulators constantly going out of order and requiring renewing. No machinery to require repairs. Advantages over Coal- or Oil-gases:—An infinitely purer and better light. There is none of the yellow colour of coal- or oil-gas. No vitiation of atmosphere, as with other gases. No tarnishing of picture-frames or silver-plate, as with the products of combustion of coal-gas. Much less heat, and no flickering. Advantages over Paraffin Lamps and Candles:—No smell in burning. Cannot be upset and spilt. No grease and mess. Much less work to servants. No danger. Cost of the Light:—At an average price of carbide of 17s. per cwt., acetylene costs about $\frac{1}{5}d.$ per 20 c.p. per hour, which is equivalent, light for light, to—Paraffin at 7d. per gallon; coal-gas at 2s. 6d. per 1000 cubic feet; electricity at $2\frac{1}{2}d.$ per B.T.U.” This mode of lighting is being extensively adopted in Germany, France, and Great Britain. In this country it was shown and approved at the Glasgow Exhibition, and has chiefly been used so far in large isolated mansions, hydropathics, and so on; but in Germany, in 1902, there were thirty-three central installations in towns and villages, and in France twenty-nine, companies and local authorities being the owners. As long ago as 1900 a valuable Foreign Office report on the subject stated that there were probably eight thousand acetylene installations in Germany, if, besides the works for lighting the towns above referred to, one counted the small, medium, and large installations in factories, public and private buildings, hospitals, barracks, castles, villas, mills, churches, &c. Unfortunately the apparent simplicity of the generation of acetylene from carbide, by the simple chemical action of water, caused in the early days “a perfect mania” of inventions for generators, lamps, &c.; and many being inefficient, accidents occurred, and prejudiced the public.

With regard to the use of acetylene in shops, a specimen of testimony was given by a Scottish grocer in a letter to *The Grocer*:—“I may say my shop is situated at a coast watering-place. The gas is 4s. 7d. per 1000 cubic feet, and of poor quality at that. Some three years ago I

adopted a storage plant. The acetylene is a vast improvement on the coal-gas; it is quite as clean as electricity, and the cost runs much cheaper than the coal-gas. I found no difficulty in making my gas. When from home, one of the shop hands does the work. When I first took up acetylene I did so in fear and trembling, but after these years of experience I have come to the conclusion that it is the safest illuminant which can be used. On February 14 last my stores were gutted by fire and my whole stock burnt, all except three 1-cwt. drums of carbide, which were in the thick of the fire. My gas-holder was full, and it was only some 9 feet removed from the fire. The door of the gas-house was burnt, the paint on the gas-holders was burnt off, yet it proved quite safe. This experience has proved its safety to me, for quite an opposite result would have occurred if paraffin or coal-gas had been my illuminant. I might add that there are two modes of making the gas. The cheaper is the automatic, which makes the gas as it is used. It is not so dependable, and the gas made is not of such good quality. The Home Office recommend the storage system, and from my experience I can endorse their opinion. I consider anyone adopting acetylene should be very careful that the generator is a good make; if not, the gas made will give trouble." In 1903 an important discovery was announced, two French scientists, named MM. Janet and Fouché, having found that acetylene dissolved in acetone, and absorbed by certain porous materials, will not explode even when electric sparks are passed through the containing cylinder; and the Home Office having sanctioned the use of acetylene in this form, its popularity with shopkeepers and others may be greatly increased. Note that the Petroleum Acts place certain restrictions on the storage of carbide, and that a license from the local authority (costing 5s.) is needed.

In shops where the ordinary coal-gas is used it is well to keep a plan of the gas-pipes. Any grocer nowadays is probably too intelligent to need warning of the danger that lies in taking a naked light to investigate an escape of gas. Hints on Gas, &c. When such a leakage is discovered by the sense of smell, the only safe plan is to open wide all doors and windows, and as soon as possible turn off the supply at the main tap. It is not desirable even to approach too near a meter with a naked light. If your

lights go out suddenly there is air or water in the pipes, or the meter may be frozen, in which last case a thaw should be effected by the use of hot sand-bags or hot water. Water in the pipe sometimes causes the gas to flicker until it is let out; and too much pressure at the main will cause roaring, which may be regulated by the main tap, usually found in the cellar. On the other hand, a bad light is sometimes due to the pipes being too small for the burners in use, or to the main tap not being fully



Index Dials of 5-Light Dry Meter

The small dial above, divided into single feet, is not used in calculating the quantity of gas consumed. It is for experimental purposes, and is also useful in detecting leakage, &c. On the dial indicating "hundreds" (of cubic feet), the pointer moves to the right; on the "thousands" dial, to the left; and on the "tens of thousands" dial, to the right. The reading of the metre is obtained by adding together the amounts shown on each dial. The pointer must pass over a figure before it can be counted. Thus, in the example given, the readings are as follows:—400+8000+30,000, making a total of 38,400. Assuming a reading taken, say, three months before, to be 28,900, the amount of gas passed through the meter during that period = $38,400 - 28,900 = 9500$ cu. ft.

turned on. Many traders use "gas regulators" in order to economize consumption. A grocer offers this practical hint:—

I find the greatest economy in turning all small taps full on, and regulating the supply by the meter tap, allowing no more gas to pass the meter than you see the burners will perfectly consume. I also find that incandescents last twice as long if you light from the bottom of the chimney; the usual practice is to light from the top.

To register consumption of gas by meter, as above, make out a form, say on a card, with columns, the first for the months separately, one line to each; the second for the state of the dials, showing the registrations; the third for quantity consumed, thus:—

Month and Year.	Dial State.	Feet Burnt.
December	66,300	—
January	71,700	5,400
February, &c.	78,300	6,600

A monthly record of this kind is sometimes a useful check, as by comparison with the corresponding month of previous years the proprietor may ascertain at once whether the use of gas has been excessive. It will be seen that the figures in the third column are obtained by merely subtracting the dial registration of one month from that of the month following. A more elaborate form of record can readily be made, if deemed desirable, showing, for instance, cost of gas consumed daily or weekly.

7. HINTS ON COMMENCING

In opening a new business, as distinct from the case which presents itself when an old-established one is taken over, the beginner's business ability is likely to be tested first of all by the purchase of his opening stock. His first step will naturally be to study the circumstances of the neighbourhood, and arrange his list of stock accordingly. Articles not suited to his circle of customers he will be foolish to invest in, however cheap they may appear to be. Whilst he will not be blind to the fact that a few novelties in the goods offered will be an excellent means of attracting customers, he will remember also that goods likely to meet a ready sale are what he requires, and it is hardly likely that he will have much spare capital to lock up in articles which will stick to his shelves. His problem will be to hit the happy mean by providing the goods his customers will require, in a quality that they will appreciate so much as to ask for more, and in quantity sufficient to meet all such Oliver Twists promptly, yet without overbuying or speculating. He is determined, of course, beforehand, to trade within his capital, and to take the advantage of buying on best terms instead of the often ruinous disadvantage of taking long credit. With regard to wholesale credit, never-

theless, a good deal depends on the man himself; for if he is known to the wholesale houses as thoroughly well qualified in his Wholesale trade, energetic, strictly honest, punctual, and honourable in his dealings—in a word, likely to “get on” and become a first-rate customer,—there are many ways in which he can be helped. What he has to do is to show himself worth the helping. The main essentials for the young beginner are thus summarized from experience:—“1. Complete knowledge of the trade. 2. See that you have sufficient capital to be able, if required, to pay cash down for everything when commencing. 3. Do not overbuy for the sake of any extra 2d. per dozen profit, but buy according to the trade you do. By this means you will be able to pay the accounts as they fall due, and so save in discount in one year your rent and rates. 4. Strict attention to little details, and avoid as much as possible all waste and leakage. 5. Civility to either man, woman, or child, no matter what they purchase. 6. Be as wise as a serpent and as harmless as a dove. 7. Let every young man have a possible idea or plan, and have for his motto ‘This one thing I do’ until it is accomplished.”

Acting on such principles from the commencement, our beginner will have his well-thought-out plan, and this will include The First Stock. a very careful estimate of the stock he will maintain from week to week. Thus, supposing he is commencing with a total capital of £500, he will probably do well to allot not more than £250 for the first stock purchase. If his capital be but £250, about £130 will be the figure for stock. It being our principle to give the advice of practical men wherever possible, we may quote the following hints on the purchase of stock:—

Teas.—“I should buy blended teas for a start, as I should not sell enough at first to enable me to blend my own without locking up too much of my capital.”

Butter.—“I believe in keeping the finest Danish for the best, and not in selling secondary butter for the best.” On this point note that the quality of Irish creamery butter has been greatly improved, and this may be well worth trying if the retailer is a judge of butter. In a working-class district margarine should also be stocked.

Provisions.—“In purchasing these I should be guided by my own judgment of market fluctuations.”

Sugars.—“As my capital would not permit of my buying from the manufacturers, I should buy from a wholesale sugar merchant, paying about $1\frac{1}{2}d.$ (or $3d.$) a cwt. in advance of manufacturers’ prices.”

Proprietaries.—“Unless these are fresh and clean goods they are almost unsaleable. I believe, therefore, in buying them in small quantities, and often from wholesale firms, even if I have to pay a fraction more.”

It is assumed that our young grocer thus beginning in business will himself take the personal supervision of the provision side of his shop; it is that side on which care is specially necessary if waste and loss are to be avoided. And this is a reminder that another of the preliminary duties to be attended to is the engagement of the “staff”—of which more anon. In the cases we have taken, of capitals of £500 and £250 respectively, the first is planned for two assistants, one of whom should be capable of being left in charge; whilst in the other example an assistant and a youth would be required. In either case the arrangement would be that they should come in a week before opening day; and in taking up their references it is well to see the previous employers personally, if possible.

It goes without saying that our beginner has already opened a bank account. The days of doing business without a bank account are quite gone by; however humble the shop such a convenience is advisable and necessary, and shopkeepers need have no fear, as some old-fashioned folk used to have, that to let the bank know their business is “giving themselves away”. Another preliminary is a visit to the stationer’s. Elaborate books are not needed in all cases to commence with; but if the beginner does not already know how to keep properly such books as he intends to keep he had better defer buying any, and defer also his proposed start in business, until he has learned. A set of books suitable for a small business such as the £250 one mentioned above would include a day-book, a sales ledger, a bought ledger, an invoice-book, cash-book, private ledger, counter cash-book, receiving-book, and petty cash-book. The whole can be bought at a commercial stationer’s for less than a sovereign;

Buying Books.

and this first purchase should be promptly entered on the credit side of the cash-book, together with a small sum for petty cash expenses wherewith to start similarly the petty cash-book. At the same time the young trader will debit himself with the amount of his capital, whatever it may be, thus starting his business with the proper record in his first books. The order book is usually a duplicate book. When the goods begin to arrive he will weigh them and check the invoices, then enter the invoices in the invoice-book. At the same time he will open his bought ledger with a separate account for each of the firms from whom he has bought goods. An invoice file is sometimes used, the summary only being entered in the book. Other paraphernalia that may be mentioned are a file for credit notes, a file for statements, a file for carriage notes, a binder for receipts, a returns memorandum book, a warehouse stock book, a letter-copying book (unless type-written duplicates are used as is often now the case), and stock book. An oval stamp is a very useful article. Some experienced traders advise the use of a numbering stamp thus: Suppose you commence business on October 1st (274th day of the year) number everything you order, receive, or pay 274/04, or whatever the year may be. Necessarily these books and office appliances should be procured, and the system of using them settled, before any actual business is done. With regard to the keeping of books we shall have something to say more in detail later on.

Reverting to the case where a business already in existence is taken over, it should be remembered that any change in a "Ca' Canny" business is almost sure to cause the loss of a certain amount of trade; but on the other hand new and fresh stock and a little extra push and advertising to begin with will do something to attract fresh customers. An old grocer who was asked his advice regarding the taking over of an old-established business replied as follows:—

"I should continue it for a start upon the same lines that it has been conducted on. By doing so I should get to know the customers. If I made a radical change at the start I should expect a great number of good old customers to cease dealing at the shop they had been used to. After getting well acquainted with the trade I should take stock and see if things were going right, and if so I should leave well alone. On the other hand, if

I found I was losing money I should then work upon different lines.

"I think the best plan in taking over a business is to try and find out all its good points from the person you are taking it from; and if you find that some things are not to your way of doing business, get rid of them gradually, educating your customers by degrees to your ideas and system.

"There is one thing I would mention, and that is, do not at first begin changing your brands of different goods, as people in a country town like to have what they have been used to. Many young men who have been used to a London trade think, when they take a business in a country town, they can astonish the natives, and when they take over a country trade they turn it upside down. With what result? In about six or nine months' time they find the trade about half what it was when they took to it, and they rush hither and thither to get out of it; whereas, if they had continued it upon the lines of the country bumpkin, they would have retained and perhaps increased their trade.

"In regard to books, you will soon find out what you require.

"As to credit, you must use discretion. Look back in the old ledger to see how the customers have paid before. If they have paid well and there are no old balances, and customers have been buying all their goods at your shop, serve them well; do not 'stick it on'; they are of more use to you than cash customers who come and pick out all your cheap lines. A good country credit trade is worth having."

With this very sensible advice before him our beginner may cogitate for himself the vexed question of "Cash *v.* Credit" as a matter of policy. Needless to say, opinions differ greatly on ^{Cash v.} Credit. Thus it is plausibly argued that selling goods for cash is the only safe business policy for a trader with limited capital, because (*a*) if he sells on credit he must buy on credit; (*b*) if he buys on credit he must lose the discounts that are always given to cash buyers, and this means that he must either sell his goods for a trifle more than he ought to, or must make a smaller profit than the man who buys for cash; (*c*) if he buys and sells on credit he must carry on a more elaborate and costly method of book-keeping; (*d*) if he sells on credit he is bound to lose a

certain amount each year through bad debts, and though by the exercise of great care this loss may in a prosperous neighbourhood be reduced to a small percentage, it may easily become a large one; (*e*) if he sells and buys on credit he cannot buy so closely, turn stock so quickly, or be ready with his cash for such cash bargains as may offer, and is limited to regular lines at regular prices whether for buying or for selling. An American business man—not a grocer, but one of large experience in retail trade—remarks on the superiority of the cash system: “There are no books except the cash-book. All goods are sold for cash and all purchases are discounted. This plan is feasible if sufficient capital is provided to conduct the business. One great advantage of this system is the reduction in the actual expense of conducting the business. There is no book-keeping, no collecting, no loss from bad accounts, and no charge for interest. In place of the latter there is an important credit to profit account secured by the discount on purchases. This is a source of gain entirely unknown to the man who does an extensive credit business, even though he operates on the same capital as his neighbour. ‘Goods rightly bought for cash are half sold’ is an old adage. A man who is not obliged to use his time and ability in running after what should have been his when the goods were passed over the counter, or to stand off some importunate creditor, has opportunity to keep posted as to prices and as to the general condition of the markets. He is able to keep abreast of the times. Who will say, then, that the up-to-date merchant has not an important advantage in many ways, and who will believe that by the employment of his time in the business, as just described, he does not find means to add to his profits?”

On the other hand there are excellent reasons why the Guided by Circumstances. grocer cannot in every instance do a cash business, and some reasons why a sound credit business is to be preferred. In some localities a cash business would be practically impossible, while in many a credit business is decidedly more profitable than a cash one would be. The best principle is, doubtless, to adhere as closely as possible to the requirements of patrons. As a keen observer remarks: “Farmers will trade where they are trusted till their products are marketed; salaried men will trade where they are accommodated till pay-day; and in each case

will they pay the merchant a better profit than they would on a cash basis". People who seek credit are often, moreover, of a conservative turn of mind, and if well served at reasonable prices they do not mind if those prices are a little higher than cash prices might be, whilst their custom is given regularly without trouble for year in year out. Such is the basis of that "old-established family trade" which so many young beginners vainly sigh for. As our old grocer remarks above, a good credit trade is worth having. For one thing, it nearly always affords an opening for the disposal of Italian warehousemen's goods, delicacies in provisions, and special lines in confections, and so on, yielding good profits. "Shall it be cash or credit? is a question I have thought over a good deal during my eleven years of business", writes a trader. "In my business I am unable to follow a cash system on account of the farmers' inability to meet their obligations through the months in which they have small returns from their farms. I therefore give a limited credit and make a study of the ability of each individual. I learn his ^{Good} ^{Information.} circumstances thoroughly and know just how much credit I can safely give. In many instances I know my debtor's circumstances better than he does himself."

Some little distinction is to be drawn, too, between the personal capacities of traders in regard to this question of cash or credit business policy. Thus a cash grocer needs to be a keen and courageous buyer and a prompt payer; and in selling he and his assistants must be quick at counter-work, as well as exact. A family grocer's special qualifications are the ability to select and stock goods of the quality his customers — sometimes "very particular"—are in the habit of requiring; good judgment as to the extent of credit to be given to individuals; and also some amount of firmness for the rejection of long-winded payers or in cutting short an account that promises to be a bad one. Mr. Henry Cushen, a gentleman long at the head of the association of London grocers, has repeatedly urged even so drastic a remedy, for the evils of the credit system when abused, as that the law should make debts for groceries irrecoverable. But it will probably be in Utopia that such a law will pass.

Meanwhile we should not omit to notice that the "cash with order" system is that adopted by the great "Department Stores"

whether in the United Kingdom, on the Continent of Europe, or in America. The "Deposit Order Account" system is also urged by these large establishments. Members open at the ^{Cash with} _{Order.} stores a deposit account with a minimum of say £1, and orders are executed against these accounts, which do not bear interest and are not suffered to be overdrawn. A plan followed to a large extent abroad in countries where the Government permits the system is that of supplying goods for "Cash on Delivery", the postman who delivers the goods receiving the cash for them before so doing.

Possibly, therefore, a discreetly-managed credit system, with its consideration for the customer's convenience, is one of the weapons wherewith the retailer may best defend himself in competition with the mammoth stores and those "company shops" which press him so closely in many towns. But whatever the nature of the credit it is decided to give, an important point is that the customer should have the terms brought clearly to his notice. They should appear on memorandum forms and in price lists and circulars as well as in the bill-heads used for sending in accounts. There should be a clear understanding as to the length of credit to be allowed, and of these terms the grocer should use every effort to secure the customer's due observance. In some cases it is found useful to treat weekly accounts as cash transactions.

Another question of policy, but one which falls to be discussed rather in special connection with the sale of proprietary articles ^{Own Name} _{and Label.} than as an opening problem, is whether the retailer shall sell the well-known packeted goods which are familiar in the mouths of the public as household words, or whether he would not be wiser to push goods bearing his "own name and label" and none other; the idea being that the latter not only carry as a rule a better profit, but are a very valuable advertisement. The "own brand" policy has much to recommend it, certainly, and more especially if the retailer can secure goods of the requisite reliable quality; yet some of the largest and most successful grocers do not believe in this policy. Their policy is—Keep everything people ask for, and don't vex or annoy customers by endeavouring to substitute something "just as good" for what they wish to buy. Here it will be sufficient to remark

that it is quite possible to stick a label of one's own on the goods without also at first trying to push a brand of one's own.

A few hints from grocers regarding opening and general policy are here collated:—

"To commence with, have a well-lit and clean shop, and your window must also be kept clean and dressed attractively. Have a good handbill or none at all, but if one can afford it I should suggest a type-written circular to be enclosed in an envelope. Be very attentive as to the quality of goods kept, as inferior goods will keep customers away. Make bacon a speciality, and keep the quality up, as this certainly attracts customers. Ticket your goods that are on display, as the absence of tickets will not lead customers into the shop to ask the price. Always be doing something in the shop, as nothing looks worse than for people to look into your shop and see you waiting for customers. Light your window early, as to save a few pence in gas might drive a would-be customer away."

"I should conduct my business in a perfectly legitimate manner, not resorting to present-giving to increase my turn-over, but relying solely on the quality of my goods as their best recommendation.

"Low prices are not everything. You require to retain the confidence of the public; and the father of confidence is *quality*. Quality of goods always begets confidence of customers; and confidence, when fed on the invigorating food of quality, thrives and grows apace. When a low-priced article is advertised by your rival, don't try to 'go one better' on the same kind of article. Rather, if you want to bait the public, take up *some other kind of goods*, which, in your judgment, would best 'draw' in your district.

"Occasionally a leading line will wake up trade and give customers the impression you are cheap. I have always found it well to make tea a leading line. Put your prices as near as practical with your competitors', and sample your neighbour's often, so as to keep your blends one better if possible. The old fashion of big profits on tea must not be thought of.

"Order and cleanliness should rule. Assistants must be efficient, clean, and of good behaviour, because a kind and

obliging manner carries with it an indescribable charm. In all undertakings punctuality is essential. Effective advertising is beneficial. It should be well to bear in mind the following:—
(a) Cater to the taste of all classes; (b) quality of goods reliable; (c) attention to requirements; (d) acquire a true estimate of individual requirements. Tact, enterprise, and principles are very important factors in a man of business. Good principle should always be supreme, for honesty stands the longest. Moderate profits are best."

A well-known Clyde grocer writes apropos of Cash *v.* Credit: "It is daily becoming more apparent that the latter is surely being replaced by the former. This is almost universally admitted, and the crucial question to be faced is, How is the cash customer most likely to be secured? Unquestionably the cash customer does, and must, get the best attention going, and the trader who wishes to do a cash business, and give his customers satisfaction, must have his place of business up-to-date and spick-and-span in every detail."

Some years ago "Twelve Helps to Increase Business" were thus formulated:—1. Keep the store and goods fresh and clean, and have assistants that are clean and smart, which is a recommendation to any house of business. 2. Have your windows dressed every week, and display a good catching line with a bold ticket attached, and show also goods of the best makers, well known to the public. 3. Keep in stock goods that are well advertised by the proprietors. 4. Keep a want-book ready to hand, and impress upon your assistants the necessity of entering goods the stock of which is getting low, and so be able to execute all orders promptly. 5. Have and keep assistants who can discern a good customer from a poor-class ready-money one, so that in serving they may show the best goods to the customer most likely to purchase them, and be able to sell the latter the cheaper lines, and so please both and clear the board at the same time. 6. Never on any account let inferior goods be sent in place of best quality, or let any article that has deteriorated be supplied as best. 7. Always keep a standard quality of the best for the price of butter, bacon, cheese, and tea, which is a cheap and good advertisement. 8. Never say too much to your customers, but remember always that a still tongue makes a wise head. 9. If

stating times for delivery of goods see that they are despatched to reach the customers at that time, so that customers may rely upon your word. 10. Also make a determined effort to see your customers, and let them know that you take an interest in and endeavour to please them. 11. Never keep a customer waiting without having some little attention shown him, or he may possibly think you neglect him and don't care to serve him. 12. And last, but not least, treat all your customers with politeness and civility, and see that this rule is strictly observed in your house of business.

To sum up these points of policy for the grocer in the words of a minor trade poet:

If your object is to build you up a business very large,
Be certain that politeness rules the salesmen in your charge;
Let your customers be certain they'll be always treated well,
Then you'll find them ever flocking to wherever goods you sell.

If you wish for reputation with the people far and near,
Give good value for their money; let your statement be sincere.
If these lessons you will practise every day with might and main,
You are reasonably certain fame and fortune to obtain.

Having thus settled his general policy for him, we may conclude this chapter by offering our enterprising friend a few hints and excerpts as to his actual Opening Day—momentous date!

Hints for
Opening Day.

It is desirable, of course, to work up as much of a "boom" as possible, and to effect this the approved method in this country is to bill your district and circularize the better-class residents. During the fitting up of the shop, opening announcement bills are placed on all the windows. Handbills, drawing attention to the grocer's special offers, are distributed through the district twice during the same week as the opening—Saturday being a common day for inviting the attendance of the public. The "special offers" themselves are *en evidence* in the windows as soon as the shop opens; and the grocer himself and his assistant or assistants will, of course, be as smart as possible, prepared for the rush which is usually expected in such circumstances. The circular to the better-class residents is often accompanied by a neat and comprehensive price list—regarding the preparation of which some hints will be given in another chapter.

The practice of the "many-shop" companies when opening a new branch, say in a country town, is to distribute broadcast bills printed in red and blue, such as these:—

14 GLADSTONE ROAD, TUNBRIDGE WELLS

BEST VALUE TEA COMPANY, LIMITED

WILL OPEN THEIR NEW BRANCH AS ABOVE ON
THURSDAY, OCTOBER 30TH

TEA. COFFEE, AND COCOA

Direct from the Growers.

SAVE ALL INTERMEDIATE PROFITS!

样品 FREE ON APPLICATION

GRANULATED SUGAR	}	1½d.	per lb.
YELLOW CRYSTAL SUGAR			
LOAF SUGAR			

FOR A FEW DAYS ONLY

HANDSOME DECORATED FANCY TINS

Will be given away *without extra charge* with all TEAS at 1s. 6d.
per lb. and upwards

BEST VALUE TEA COMPANY, LIMITED

14 GLADSTONE ROAD, TUNBRIDGE WELLS

The Best Value Tea Company, it will be seen (the name is of course fictitious), offers two or three special attractions for the occasion—free samples, free fancy tins, and "cut price" sugar. This device of giving something away is a well recognized principle for Opening Day. "I think it is essential", writes a grocer, "that some present should be made at the

opening, as it induces a much larger number of people to come and see the shop; and when they have been inside and sampled the goods they are much more likely to come again if they receive good value the first time." This grocer recommends the use of, say, 400 quarter-pound packets of 1s. 4d. tea to cost 1s. 1d. per lb., by way of introducing a sample of the new beginner's tea into as many of his neighbours' houses as possible. Another suggests the offer of a prize—say a parcel of groceries value 10s.—to the person who shall most clearly state the day and hour when the shop-fitting is completed; the offer (by handbill and advertisement in the local papers) of a ham, a sack of flour, or some useful article to the first customer to enter the shop; and that every other customer who spends a shilling or upwards on the opening day will receive a present of some kind—the present being a parcel of sweets or a good-sized sample of something the grocer is desirous of introducing. When a business has been taken over, it is thought by some to be a good plan to circulate handbills and advertise, stating that on the given date the new grocer "will inaugurate a *new system of business—wholesale prices for retail quantities*", or words to that effect.

In America—the original home of advertising—Opening Day is made the most of; the grocer usually understands the booming art better than does his confrère on this side the water. An expert offers the enterprising Yankee grocer the following advice on the subject:

"Begin to advertise about three weeks before the opening date. Offer as valuable a prize as can be afforded for the best name suggested for the store, to be used in connection with the firm name. Advertise an opening or reception day; no goods to be sold that day, and refreshments to be served. The contest for a name or catch-phrase will serve the double purpose of affording an excellent opportunity to make all necessary announcements, and also to interest the people in the coming new store. In order that the people might choose a suitable name it would be important that they know as much as possible about the future policy of the store. The prize offered would be anything else that in the dealer's estimation would awaken the most interest. It might be well, perhaps, to offer several prizes. I would certainly advise giving a souvenir of <sup>"More
Americano."</sup>

some kind to each suggesting a name. The announcements should be changed as often as possible, each time giving some new item for the guidance of persons in selecting a name. The opening reception should be a fitting climax to the campaign, and should be planned with the object of making a staunch friend of every woman visiting the store that day. The rule of no goods being sold should be strictly adhered to. The stock should be tastefully arranged, with a generous display of price cards, and well-printed store mottoes could be shown with good effect. Light refreshments should be served at small tables by young school-girls dressed in Japanese costumes. The tea, coffee, and cocoa that will be served should be of special brands, which would be made leaders later on in the store's history, and should be made by an expert. It is quite probable that the jobbers (wholesale firms) would furnish a professional demonstrator for the occasion. It would be an excellent idea to have displayed, in covered glass dishes, samples of the leading brands of canned goods that would be carried. The employees should be thoroughly well posted by this time, and encouraged to enter into the spirit of the occasion, to give information courteously, and show a desire to get acquainted with visitors."

Souvenirs for the lady visitors; cigars for the men; free soda from a fountain; "candies" at special prices for the day—that is the American style.

At the "Opening and Tasting Day" of a great store in Cincinnati we read: "The costliest wines, finest of cigars, most delicious condiments, candy, fruits, and delicacies of all sorts were opened and cut for the Cincinnati people to inspect and taste—for any who happened to visit the store on that occasion. Thousands of cups of Java coffee, chocolate, cocoa, and bouillon were consumed; claret punches, lemonade, crab cider, and Tallewanda water were served with a lavish hand. Bola—a famous punch made of genuine champagne, Moselle wine, and lots of other good ingredients—was served, to the delight of those who visited the private offices. Candy, fresh from the factory, souvenirs, roses, and other appropriate articles were distributed in great quantity. Approximately 32,000 people were carried on the elevators to the top floor, where the souvenirs were handed out. A Chicago firm sent down a coining machine, as

*"Opening and
Tasting Day"
in Cincinnati.*

used at the Pan-American Exposition. The Grocery Company got 10,000 new pennies from Uncle Sam's Treasury, and as fast as the crowd would permit the turning of the crank of the machine, a penny was put in, and a beautiful souvenir of the occasion stamped and handed to a visitor. Nothing but the best in stock was given to the public. It cost the firm several thousand dollars, but they believe it was the best advertisement that they could secure. Every visitor—rich and poor alike—was made welcome, and it will be many a long day before the Opening and Tasting Day of the company will be forgotten."

8. THE STAFF

The staff of a grocer's shop was at one time, as we have seen, recruited upon principles very different from those which now prevail—in fact, it might be said that nowadays no principle ^{Apprenticeship.} does prevail in that matter, there being no law or custom upon it, or any authoritative supervision such as was exercised in the days of the trade guilds. As already observed, the apprenticeship system has fallen into desuetude, although there are certainly signs here and there of a desire among the better class of traders to revive it. This system, it is generally admitted, is the one best calculated to provide the trade with capable assistants.

In drawing up an indenture of apprenticeship, there is no special form of words to be observed, but an apprenticeship for a year or more must be in writing. Suggested forms of apprenticeship are printed by the Government, and can be obtained from the Government stamp distributors, or from Somerset House. The following is a simple form:—

This indenture witnesseth that T.P., son of W. P., of , doth hereby put himself apprentice to J.M., Grocer, of , from the date hereof until the end of years. And the said J. M., in consideration of the sum of paid to him by the said T. P., covenants to instruct the said T. P. in the business aforesaid, and [if an indoor apprentice] find him sufficient meat, drink, and lodging

during the said term [or, if an outdoor apprentice, and wages to be paid, here set forth the amounts arranged for].

[It is sometimes usual for the father of the apprentice here to covenant for the provision of clothes and medical attendance.] (Signatures and date follow.)

This document should be signed and sealed, and if the paper be not already stamped, the stamping must be done within thirty days of the date. The stamp costs 2s. 6d., except in the case of children apprenticed at the sole charge of a parish or public charity, when no stamp is required. In Ireland no stamp is required unless a premium of over £10 is paid. When an apprenticeship is assigned, the following form may be used:—

For the transfer of an apprentice, the consent of all the parties to the indentures must be obtained.

It should be observed that a boy cannot be legally bound for a longer term than seven years. Nor can he be compelled to serve after he attains the age of twenty-one. If, therefore, his indentures are unexpired when he becomes twenty-one, he can refuse to serve any longer. The indenture of apprenticeship is a contract wherein it is expressly provided that the apprentice shall be taught the mystery, art, or trade of his master. Herein the apprentice is at an advantage, or should be, compared with the lad who is taken on at a small wage, which he accepts because of the chance of "picking up" the trade of his master. Moreover, his "status" is a different one in the eye of the law, and has different duties annexed thereto, both on the part of the master and that of the apprentice himself. The apprentice may be indoor or outdoor. If he is the former, the master

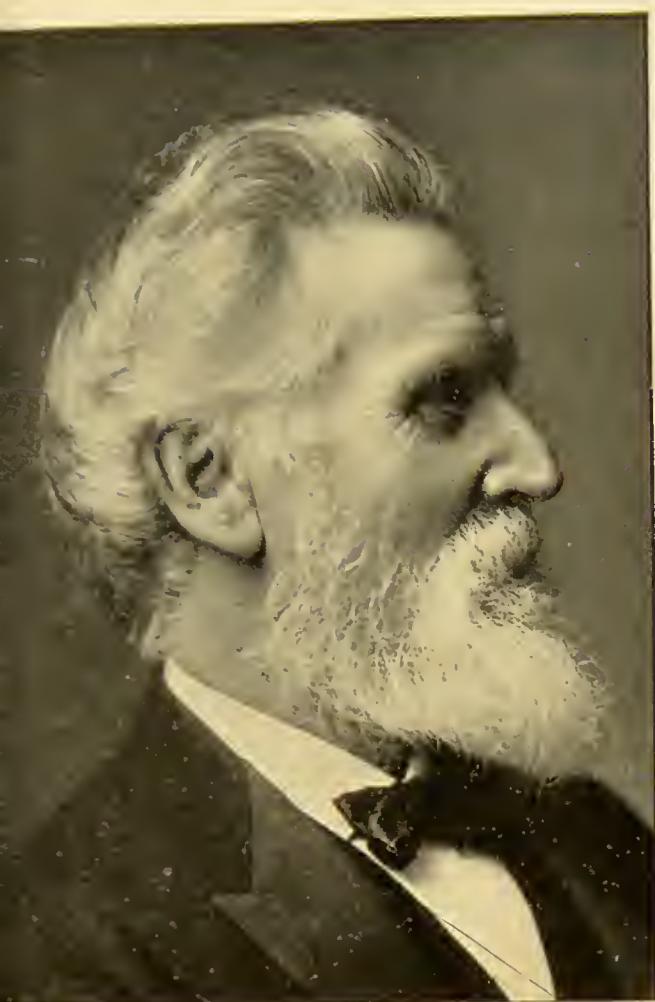
Sir SAMUEL CHISHOLM, Bart., LL.D., D.L., one of Glasgow's distinguished public servants, was born in Dalkeith in 1836. He came to Glasgow in 1870, and began business in the wholesale grocery trade. From the first he has devoted much of his time and energy to religious, philanthropic, and civic work. Entering the Town Council in 1888, he was Lord Provost of the city during the exceptionally important period 1899-1902, and on leaving office he was created a baronet. During his tenure of office, and in connection with the celebration of the 9th Jubilee of the University of Glasgow, the senate of that university conferred on him the honorary degree of Doctor of Laws. Sir Samuel is a director of the Grocer Company of Glasgow.

Sir THOMAS JOHNSTONE LIPTON, Bart., K.C.V.O., chairman of Lipton Ltd. and sole proprietor of the well-known firm of Thomas J. Lipton in the United States of America, also owner of extensive tea and coffee estates in Ceylon, was born in Glasgow of Irish parentage in 1850. He was knighted in 1898, became Knight Commander of the Victorian Order in 1901, and was created a baronet in 1902. He is a Grand Officer of the Crown of Italy, one of His Majesty's Lieutenants for the City of London, and Honorary Colonel of the 2nd V. B. Highland Light Infantry. He is well known in the yachting world, and owns the steam yacht *Erin*, as well as the racing yacht *Shamrock III*, which competed for the *America Cup* in 1903.

Sir JOHN URE PRIMROSE, Bart., senior partner of the firm of Messrs. William Primrose & Sons, Flour-millers, Centre Street, was born in Glasgow in 1847. Entering the Town Council in 1886, he became a magistrate in 1891, and Lord Provost in 1902. He was created a baronet on the occasion of the visit of King Edward VII to the city in 1903. Sir John is the president of numerous public institutions in his native city, where he enjoys general esteem and popularity.

Mr. GEORGE SNAPE, a retail grocer of Wolverhampton, is one of the most respected members of that trade in the Midlands and throughout England. A cultured speaker and writer, thoughtful and moderate, yet progressive in all trade movements, he has helped largely in uplifting the retail trade through its associations and otherwise, and it was generally felt that he was in his right place when he was elected president of the Midland Council of Grocers' Associations.

LEADING MEMBERS OF THE TRADE



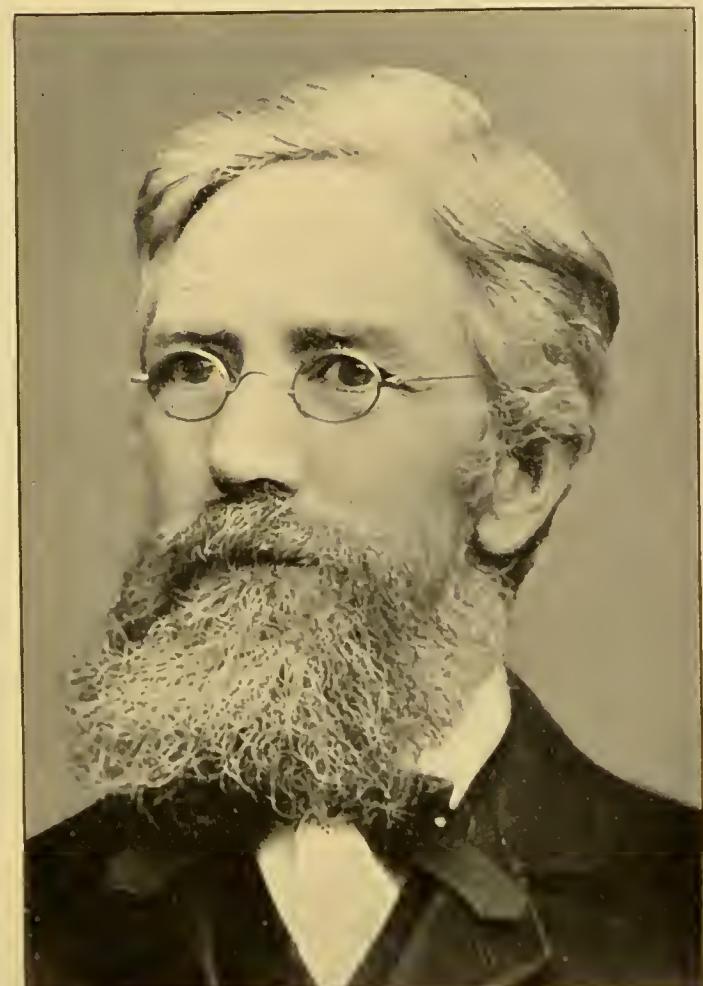
SIR SAMUEL CHISHOLM, BART.



SIR THOMAS LIPTON, BART., K.C.V.O.



SIR JOHN URE PRIMROSE, BART.



GEORGE SNAPE

covenants to find him in food and lodging suitable to his state. In the latter, he usually asks no premium, and agrees to pay him a small but increasing wage, which is intended to help keep him at his father's house or suitable lodging. The outdoor system promises to become more popular under latter-day conditions.

We have before us the indentures of a youth who was bound for the term of three years to one of the leading grocers, and it may be useful to summarize from this (A) what the master agrees to do; (B) what the apprentice is bound to perform. In consideration of the services for three years of the apprentice, the master covenants (1) To instruct him in the business or trade of a grocer, and all other things and matters whatsoever relating thereto; (2) Provide him with suitable diet and lodging in his house. The father of the apprentice, in consideration of the above, covenants for him that he shall: (1) Be bound to serve the master for three years, faithfully and diligently; and obey and perform his lawful and reasonable commands; (2) That he will keep his master's business secrets; (3) That he will not absent himself from his master's services, nor negligently spend or waste any of his master's money, effects, or goods; (4) That he shall always and at all times demean and behave himself as a good, true, and faithful apprentice during the above term; (5) That the father or guardian shall provide any medicine or medical comforts; and such apparel, &c., as is fit and becoming for an apprentice of the said master to use. There are also two other clauses of some importance: (1) That if the master die, his executors are to find another suitable master for the remainder of the term of three years which shall be unexpired; (2) That if the apprentice do misbehave himself, he may be dismissed, on sufficient cause having been shown, before the term of three years is expired.

With regard to the qualifications of youths who propose to become apprenticed to the grocery trade, a good general and commercial education is necessary, also fair physical health, whilst good stature and pleasing appearance (or at least a prospect of attaining such with maturer growth) are by no means unworthy of consideration. Lastly, but by no means least, the lad ought to have a reasonable prospect of getting to like business life. Parents ought not to try to force square pegs into round holes. A premium is sometimes paid, and is rightfully exacted, by a

master who really intends to teach his apprentice as he should be taught. We have known £30 to be paid, although the amount depends on the master and what he is willing to accept, and it may be that nothing is required beyond the faithful service of the apprentice. This must be the subject of an arrangement between the parties who make the contract. It is better to pay to place a lad with a really good master than to place him with an indifferent one for the sake of one's pocket.

With regard to the law, an apprentice cannot be compelled to serve his master outside the trade to which he is indentured; porter's work, for instance, is not compulsory upon him. Nor can he be forced to serve in a different shop from that named in the indentures, unless this is specially provided for. A master must pay to the apprentice the wages which he has covenanted that the latter shall receive, and he cannot deduct anything for days upon which the apprentice may be absent from his work in consequence of illness, accidents, &c., except it is so stipulated in the indenture. Nor can he deduct anything out of wages for loss of time either wilful or accidental, or where on account of some Act of Parliament he is prevented working, nor for breakages or such like faults. A master may have any number of apprentices. Apprentices under sixteen years of age come within the scope of the Prevention of Cruelty to Children Act, 1894.

**Responsibility
of Master and
Apprentice.**

At common law a master is bound to provide his apprentice with proper food, and with proper medical advice during illness, and if his omission to do so causes the death of the apprentice the master is indictable for manslaughter. Under the Offences against the Person Act, 1861, it is a misdemeanour for any person who is legally liable to provide the necessary food, clothing, or lodging for an apprentice, to refuse wilfully or of neglect to provide it, or wilfully and maliciously to do or cause to be done any bodily harm to such apprentice so that his life or health is endangered or is likely to be permanently injured. The offence is punishable by from three to five years' penal servitude, or imprisonment with or without hard labour for not more than two years. The master is also bound to teach the apprentice, or cause him to be taught, the trade, or he breaks his contract. On the other hand, all the apprentice's time belongs to his master, and within reasonable hours, except on

Sundays, he is obliged to work. If the apprentice misconducts himself, the master's remedy is to sue the father or other guardian who signed the indentures. At the end of the term the indentures must be handed to the apprentice.

Some sensible, if homely, remarks by a well-known Midland grocer may be quoted to show the moral and ethical, as distinct from the legal side of apprenticeship: "It is assumed *Some Homely Advice.* that the boy who is about to learn the trade has passed the fifth or sixth standard in an elementary school; that he has a desire for that particular trade, and that it is the opinion of his parents or guardians that he is 'cut out' for that sphere. They will, of course, if they do their duty to the lad, make quite sure that the master to whom the boy is apprenticed bears a good name, and is one who, by his example and precept, is noted for endeavouring to lead his men into the 'straight path', and also that the mistress has a kindly, motherly disposition, and will provide her charge with a warm bed, chair, table, and candlestick, and wholesome food during the four or five years he is under her roof. A lad's outfit need not be at all costly, but it should certainly include a fair stock of good aprons, not forgetting two large rough ones, which can be made out of oatmeal bags, to be worn over the other when engaged in the rougher work. One who wishes to be successful must see that his box contains not only clothes, small hammer, nails, tools, &c., but a handy copy of that best of all newspapers, the Divine Word. Thus equipped the 'coming man' sets out. Let the curtain be drawn aside, so that we may see some of his movements. He belongs to that class who, in many things, 'does not know, and knows he does not know', and whenever he meets anyone who knows anything he does not know, he watches their movements, and obediently obeys their instructions, even in the most simple things, such as opening a box, scouring a board, or sweeping out a shop. He buys a diary, and makes a daily entry therein of the progress he has made. Step by step the young man acquires clearer ideas of the nature and quality of the varied articles he has to sell, how to store them in the neatest manner, and pack them also. He gradually obtains a knowledge of the proper season to buy certain goods, makes himself master of a quick system of calculation, and keeps a full detailed account

of every penny he receives and pays away. He learns how to display goods in the windows, on the counters, and in show-cases, that customers will be induced to try and buy. He is particularly attentive to children, and lets not the word 'trouble' ever bother him. He joins an institute—learns games of skill, and some musical instrument—goes to concerts, sees the 'mirror held up to nature'—and he tries to do to others as he would be done unto." Assuredly the master and apprentice, or assistant, who apply to each other in their business relations the Golden Rule, "Do unto others as you would they should do unto you", will not go far wrong, whether from a moral or a business point of view.

Coming now to the assistants' section of the grocer's staff, it may be pointed out that wages in the grocery and provision branches of the distributing trade, as in other trades, are governed by the law of demand and supply. The proprietors of businesses do not fix the remuneration of their assistants in any arbitrary way, but circumstances and the working of the economic law named have much, if not all, to do with this point.

There are two great systems prevalent side by side in the grocery, and perhaps to a smaller extent in the provision trades,

Assistants.
Living-In and Living-Out. which have much to do with assistants' wages. We refer to the "living-in" and "living-out" systems.

The former may be defined as the partial payment of assistants by the provision for them by the master of board and lodging. The latter system is that in which the master hires the assistant to do a certain (or uncertain) number of hours' work daily, and pays him his total wages in coin of the realm, he providing his own food and housing himself. It is not necessary here to discuss the respective merits of these two systems. The "living-in" system is more or less a survival. In times gone by, when the multiple-shop firms were yet in the future's womb, good Mr. Grocer lived over his single shop, and took there his apprentice or apprentices, who afterwards blossomed into his assistants (and occasionally married their master's daughter and succeeded him in the business). It was then the universal custom for all the employees to sit down at their master's table, presided over by their master's wife quite *en famille*,

and after business was done their narrow bed in the attic, or perchance beneath the counter, received their wearied limbs. But times are now changed, and a change is likewise passing over many trade practices, for better or for worse.

What, then, are the wages of assistants? They have been tabulated as follows by men in the trade, with good sources of information:—First hand, 15s. to 20s. (living-in), according to size of business, &c.; second hand, 10s. to 15s.; third hand, 8s. to 12s.; junior hand, 5s. to 10s. The provision hand receives about the same sum as the first grocery hand, the junior provision hand less in proportion. Besides these wages in cash, the employer has to find lodging, usually over the shop. It may be reckoned that a man would probably have to pay about 5s. per week at least for the use of a bedroom if he had to find it himself, and proportionately more for attendance, though many assistants, when living-out, board with a family, paying a lump sum for board and lodging. The employer also finds food for his assistants under the living-in system. It is well known among experts that the more there are to feed the cheaper it can be done per head. So that if the employer has a large number of assistants to cater for, he can effect a considerable saving, at least if he does not rather increase the quality of the food supplied. The amount allowed per head, of course, varies in different firms. Some allow the housekeeper as much as 10s. or 12s. per head catered for, others cut this down to as low as 6s., though how twenty-eight meals of more or less "square" dimensions can be provided for this latter sum passes comprehension. Thus it will be seen that the living-in assistant is never certain as to the total amount he is receiving; though under a firm which provides comfortable bedrooms, and those not too overcrowded, a sitting-room, and food up to the 10s. level, he will be safe in adding 15s. to his money-wages in estimating the sum of his earnings. Given these conditions, it may be fairly questioned whether he could obtain the same advantages and food equal in quantity or quality to that provided for 15s. per week; although he might be inclined to spend a little more, or put up with a little less, for the sake of the greater freedom he would gain by living-out.

The second way in which assistants are paid is by fixed wages,

the employer neither catering for nor lodging them. The following figures are quoted:—First hand, 30s. to 35s. per week; second hand, 25s. to 30s.; third hand, 22s. to 27s.; junior hands, 20s. to 25s.

Living-Out. We have not included the clerk, cashier, or book-keeper. The amount of his (or her) remuneration varies very much. In many shops girls or young women now do this work, and, it may be added, are even beginning to find their way behind the counter. A young girl clerk-cashier may receive 15s. per week, with her dinner and tea, and supper on Saturdays. A cashier (female)—that is, one who receives the cash from the assistants and gives change—may be paid at the rate of 10s. per week, with dinner, &c., as above. But it is hard to make any definite general statement as to wages.

Are bonuses or commissions ever paid in the grocery trade? may be asked. Not to anything like the same extent as in the drapery, with its “spiffs” on this, that, or the other.

Bonuses. For one thing, profits do not permit of it. Some branch managers are partly paid on a commission basis, taking the form of so much per cent of the gross profit. Canvassers, too, are generally paid a percentage on the orders they secure. So also assistants who are sent out to collect orders from a regular round sometimes, though rarely, receive a small commission on their orders, but more often a special bonus on some new line they are told to push. A small sum for every new permanent customer they can make is not an unusual thing in the London and suburban trade.

With regard to holidays, most firms allow a week or ten days' holiday on full pay to assistants who have been with the employer a whole year, and less in proportion to those who have served six months. In some instances two periods of five days each are allowed—from Sunday or Monday to Friday or Saturday, in order that the full force of the staff may be available for Saturday's heavy work.

Before dismissing this branch of the subject we may mention that in the colonies of New Zealand and New South Wales wages and conditions of labour in the grocery trade have been fixed by conciliation and arbitration legislation. In the cases of Otago and Sydney mutual agreements were arrived at

**In the
Colonies.**

by the parties concerned in conference. In Wellington and Canterbury appeal was made to the Arbitration Court, with the results shown below:—

I. *Hours*.—Otago, Wellington, Canterbury, N.Z.: 53 per week. Sydney, N.S.W.: Hours prescribed by Early-closing Act (6 o'clock four nights per week, 1 o'clock one afternoon, and 10 o'clock one evening).

II. *Wages*.—Otago: Minimum, £2 per week; assistant to mean person over 21 years of age. Youths, 16 to 21 years, 10s. to 25s. per week for period covering five years; specified regular advances up to maximum. Wellington: Minimum, £2, 5s. per week for assistants over 23 years of age. Youths, 15 to 23 years, 10s. to 42s. per week for period covering eight years; specified advances. Canterbury, N.Z.: Minimum, £2, 5s. for assistants over 23 years of age. Youths, 16 to 23 years, 10s. to £2, 2s.; specified advances. Sydney, N.S.W.: Minimum, £2, 2s. per week. Apprentices, 16 to 21 years, 7s. 6d. to £1, 12s. 6d.; specified advances.

III. *Apprentices*.—Otago: Not more than one youth and one boy to three assistants. Wellington and Canterbury, N.Z.: No limitation of number of youths or boys employed. Sydney, N.S.W.: Not more than one apprentice and one boy to three assistants.

IV. *Preference of Employment to Unionists*.—Otago, Wellington, and Sydney: Granted.

V. *Holidays*.—Otago: Ten public holidays per year, including Grocers' Picnic-day. Wellington: Ten prescribed holidays. Canterbury, N.Z.: Ten prescribed holidays, including Grocers' Picnic-day. Sydney, N.S.W.: Nine prescribed holidays.

Under the Industrial Conciliation and Arbitration Act in New Zealand any five grocers' assistants may form a union, formulate the conditions under which they wish to labour and the wages they wish to receive, and then invite the masters to meet their representatives to discuss their grievances. If at this conference an agreement is arrived at, it is filed at the courts; if an agreement is not arrived at, a case is usually cited and heard before the Conciliation Board, which consists of five members, two representing labour, two the masters, and a chairman nominated by the Government. Failing an agreement in this court, the case is usually taken to the Arbitration Court, which consists of three members, one from the masters, one from the men, the chairman being a judge of the Supreme Court appointed by the Government.

In Paris various registry offices exist for the purpose of supplying the grocery trade with assistants, two of these being carried on by the grocers' associations, and others as private ventures. The organization of the grocers also includes a section called "The Family Fathers", whose

Parisian
"Family
Fathers".

duty consists in looking after the young people sent them from the provinces as apprentices, and posting the parents at regular intervals as to their children's behaviour. Every month a member visits his charges, putting questions to both employer and employed, the intention being to "replace the absent father" and let the apprentices feel assured that they are not isolated in the great city, but that "in spite of their separation from their own family, they are cared for by a larger one", as they form part of that of the French grocers. Every year the French Grocers' Syndicate (or Association, as it would be called in England or Scotland) gives prizes, under the auspices of the Minister of Commerce or his representative, to deserving employees of the association; and is only too happy when there are a number of applicants. The rewards consist, for apprentices, of a certificate and a sum of money ranging from 20 francs to 30 francs. As regards the employees, with rare exceptions they board and lodge in the house, and receive salaries, which vary considerably according to their age and the berth they occupy. The syndicate rewards them also in proportion to the length of service, but the amount depends on the number of candidates and the cash at disposal in the prize-fund. The rewards are of three kinds:—(1) A certificate is handed to each candidate as a reward. (2) A syndicate medal in gold is awarded to men who have completed twenty-five years' service in same house; in silver-gilt for minimum of fifteen years; silver for those of over ten years; bronze for those of at least three years. (3) In cash, of which a quarter is contributed by employer and the balance by the syndicate. As a general rule the moneys thus distributed are produced by the association fêtes organized by the syndicate for the benefit of the prize-fund.

A system for the registration of assistants has been mooted in England, and towards the end of 1892 the Reading Grocers' Registration of Assistants. Association, acting in consultation with the local assistants, unanimously approved of a scheme formulated as follows:—

(1) All assistants above the age of twenty-one years, who have served at least one year to the satisfaction of their employers, shall be entitled to have their names registered free of charge until fifty names have been enrolled, after which a fee of 1s. may be deemed payable.

(2) A proper register shall be kept by the secretary, and any special qualification of assistants to which they may be entitled shall be recorded therein.

(3) Apprentices, irrespective of age, may, on production of their completed indentures, be entitled to entry free of charge upon satisfactory recommendation.

(4) Any assistant requiring a reference shall apply to the secretary, enclosing a stamped addressed envelope, and the same shall be furnished free of charge.

(5) A name once entered in the books of the Association may be removed on application, provided that the application is reasonable and just.

(6) A committee consisting of the president, two members of the Association, and two members nominated by the assistants solely, shall deal with all matters arising out of the above, with full power to decide finally.

The usual mode of recruiting the grocer's staff is by advertisement. As in other trades of the distributive kind, masters requiring fresh assistants, and assistants looking for new places in the grocery and provision branches, generally resort to this means. A paragraph of three or four lines, setting forth the qualifications, age, and experience of the hand required, is inserted by the employer; the same, but varied as the case demands, by the assistant looking for a place. We need not give examples of typical advertisements. Take up the trade paper, coming out weekly, and hundreds of such will be found. There are also very many in most of the daily journals. Advertisements of this kind, *i.e.* the paragraph of three or four lines, run into several shillings for the single issue. *The Grocer* has an inexpensive method of making known the requirements of assistants and employers, whereby, for the modest sum of one shilling, a man can bring his name before one or the other, as the case may be, for as many weeks in succession as are necessary until he is suited, and not only his name, but a short summary of his requirements. Another useful agency which is coming to the fore, more especially in London, is the Employment Bureau in connection with the National Association of Grocers' Assistants, by help of which employers may become suited with assistants and assistants find situations with employers. Then, of course, there are the other and exceptional cases, where a man is previously known to some employer, and hearing that he has a vacancy, seeks a situation with him; there is the case, too, of the situation found by aid of the commercial traveller, who often acts for his friends and clients as a sort of travelling employment-agency, and can recommend "just the sort of man to suit you" when the grocer he has called on is badly in need of a hand at short notice.

Recruiting
the Staff.

The following are letters awarded prizes at trade exhibitions
 Letters by Assistants. as examples of (a) answering an advertisement for an assistant, (b) applying for a situation:—

Messrs. Brown & Co.

20 New Street, Newtown, September 1, 19.—

Gentlemen,—In response to your advertisement in *Grocer* for a competent assistant, I beg to apply for the vacancy. Twelve years' practical experience in first-class family and ready-money grocery and provision trades as follows:—Three years' apprenticeship and two years junior assistant with Messrs. Reed & Co., of Bristol; four years assistant Mr. H. Brownlow, of Nottingham; three years first hand Messrs. Slade & Roberts, of London. Age twenty-eight, medium height; single. Salary required 35s. per week outdoors, £45 per annum indoors. Disengaged when suited. Either of the above-named firms will be pleased to furnish references, and I can give personal interview if required. I shall also be pleased to give you any further particulars you may require.—I remain, gentlemen, yours obediently, No. 2156.

Messrs. Harrison Brothers.

36 Regent Street, Worcester, February 26, 19.—

Gentlemen,—Having been informed by Mr. Herbert Burrows (representative of Messrs. Harker & Sons) that you require a first hand, I beg to offer my services. For the last three years I have been engaged as second hand with Mr. John Browning, the City Stores, Worcester. Previous to this I was for seven years (including three years' apprenticeship) with Mr. Joseph Franklin, of Broad Street, Bristol. I am leaving my present situation on my own account with the object of improving my position, and in order to gain further experience. Either of my late employers will be glad to furnish testimonials respecting my character and ability. I am considered a good salesman and window-dresser, and judging from what I know of your vacancy, I believe myself qualified to fill the same to our mutual satisfaction and advantage. I am twenty-six years of age, single, and of medium height. I shall be prepared to commence at a salary of 36s. per week. If you decide to entertain my application, I shall be pleased to give you any further particulars you may require, and, in event of subsequent engagement, I shall make every effort to merit your confidence.

Having come to the point where the employer is in contact with the would-be assistant, what is the next step? Naturally an enquiry into the capabilities, the previous experience, the knowledge of the trade, and all the other qualifications of the candidate. This in the more or less good old-fashioned way took place in the "governor's" office, man to man, and *vivâ voce* between employer and employee, and, the inquisition over, the latter was either engaged on the spot, subject to reference proving satisfactory, or was told that he would be written to when the said references had been received. This is still the usual way between the single-

shop grocer, or the grocer as distinct from the company, and his prospective assistants. The reference question is sometimes a delicate one. No one is under any legal obligation to give a testimonial; his only obligation is to give a true statement if he gives any. Few grocers will refuse that courtesy if asked with ordinary politeness, but unfortunately there are people who do not seem to grasp the need of politeness, or are unable to express it when writing a letter. They write in a peremptory style and demand a detailed reply, but are apt to omit to enclose a stamped envelope. Note that an employer is not obliged to give up references that have been written to him personally. But if he gives a false character he may render himself liable to an action.

With the multiple-shop companies and large department stores there is much more formality in the engagement of assistants than is usual with the individual trader. We have before us a large number of the "forms" headed "Application for situation with Messrs. — & — Limited", or "Application for situation with the Colossal Stores, Limited", &c., and containing in a general way the injunction, "this form must be very accurately filled up and returned to the secretary". Then follow spaces labelled "department", "name", &c., "age", "how many years' experience"; designed to draw from the applicant (whom we will call Tom Pushing) all personal details as to himself and what he was, is, and wishes to be. Next come blanks for the name of the last employer and the length of Tom Pushing's service with him, the date when he left him, the length of his service, and the wages he received, the reasons for leaving and whether he gave notice or was given it. Nor is this all that is required of Tom. The questions concerning his relations with his last employer must be repeated concerning his employer last but one, and even sometimes concerning the one before that. The applicant is also in some cases asked to state whether he is married or single, and, if married, how many children he has. An employee of a firm having hundreds of branches in all the three kingdoms was asked the object of this last question, and replied that if the heads of the staff knew a man in their employ to be married, they were less likely to shift him about. The next step in the process is the obtaining of his references from his last

References.

employer on the part of his new ones. The questions usually asked relate to his sobriety, honesty, punctuality, good temper, and willingness. Then follow enquiries as to his business ability, post lately occupied, reason for leaving, whether he was a good salesman and quick with scales, &c. The late employer is then asked to confirm the statements made in the "Form of Application" before mentioned. Finally, if all questions are satisfactorily answered, the candidate is admitted to service.

It will be thought, perhaps, after reading the foregoing, that seeking a situation in a multiple-shop concern or a big department store is almost as formidable a process as being examined by the Inquisitor-general himself. But reflection will carry the conviction that many of the questions here set down are necessary, while others are useful to both employer and employed. It is at any rate the fact that all we have mentioned are asked every day of the week by some one or other of the firms whose branches can be found in every part of the kingdom.

Engagement by Letter. For the engagement of an assistant a binding contract may be made by letter, such as this:—

To Mr. I hereby agree to engage you as assistant in my grocery, &c., establishment (or shop) from , 19 , at a salary of per , payable . The hours of business are ordinarily from to , with hour for dinner and for tea, but you must be prepared to work reasonable overtime if called upon to do so, and for such overtime no extra remuneration shall be claimed as a right. You will be entitled to an annual holiday of days, your full salary being paid during that time. In case of absence through sickness you will be entitled to your full wages if such absence does not exceed seven consecutive days. After that period you will only be entitled to half your wages. The engagement shall be terminable by days' notice on either side. (Signature follows, and stamp must be affixed.)

It seems to be growing more and more the custom that the contract between assistant and employer in the grocery trade **Agreements for Employment.** should not be a more or less tacit one, but reduced to writing properly stamped and signed by both the contracting parties and duly witnessed. Without going into the question as to whether the old-fashioned way was the better, we may examine a few specimens of the "memoranda of agreement" used in several firms now carrying on business in this country.

No. 1 is a copy of an agreement made between a small private firm and one of its assistants. It is duly headed "Memorandum

of Agreement", and the date is then set forth in full on which it was entered into. There follow the names and addresses of the firm, and of the assistant. The assistant is bound down not to follow any occupation or trade in the business (*i.e.* as grocer, &c.) within a radius of one mile of the firm's address under a penalty of one hundred pounds sterling. The next provision is that a monthly notice is to be given on either side, the firm reserving the right to discharge immediately in case of flagrant misconduct.

The subjoined form of agreement is used by a company:—

1. The said company agrees to engage the said , who agrees to well, faithfully, and diligently serve the said company as manager of their shop situate at , or at such other of their shops as he may from time to time be appointed to manage from the date hereof until the said service shall be determined as hereinafter provided. Managers' Contracts.
2. The said shall devote the whole of his time and attention to the management of the said shop during the full usual hours, and shall not engage in any other business or be directly or indirectly engaged in any other employment whatsoever.
3. In consideration of such service the said company shall pay to the said a salary of per week and a commission of on all takings over per week quarterly average.
4. The said shall sell all goods for cash only, and shall be personally liable to the said company for the price of any goods which he may sell on credit without the written authority of the said company.
5. An inventory of all stock in the shop at the commencement of their engagement of the said shall be taken, and such inventory shall be signed by him immediately on his entering the company's employ.
6. The said company shall be at liberty at any time during the continuance of this agreement, and shall on the termination thereof by notice or otherwise enter upon the shop managed by the said , and take an inventory of the stock-in-trade therein, and on any such stock-taking shall furnish a duplicate sheet to the said , who may if he is dissatisfied therewith demand a new stock-taking; and in case any deficiency of stock shall be found upon any such stock-taking as aforesaid, whenever made, all moneys due to the said shall be forfeited to the said company, who may summarily dismiss him from their employ, and the said hereby agrees to become personally liable for and to pay the amount of such deficiency, and the said company may at their option sue him for the amount of such deficiency as and for the price of goods sold and delivered to him personally; but nothing herein contained shall affect the right of the company to summarily dismiss the said or prevent them from exercising all or any of their legal remedies against him.
7. Either party may terminate this agreement by giving seven days' notice in writing from any day, and at expiration of such notice the said service shall cease. And also in case of any misconduct on the part of the said (of which misconduct the said company shall be sole judge), or of the breach of any or either

of the agreements or stipulations hereinbefore contained, it shall be lawful for the said company to dismiss the said _____ summarily from their employment without any notice, and the engagement hereby created shall thereupon immediately cease.

A form for a grocer owning branches runs as follows:—

An Agreement made and entered into this _____ day of _____, 190_____, between A of _____, in the county of _____, grocer, of the one part, and B of _____, aforesaid grocer's manager, of the other part, whereby it is agreed as follows, viz.:

1. The said A shall employ, and the said B shall serve the said A as manager, in the business of a grocer, wine and spirit and provision merchant, lately carried on by _____ at _____, in the county of _____, but now by the said A on the terms and conditions hereinafter mentioned.

2. During the continuance of this agreement the said B shall not enter into the employ of any other person, firm, or company, but shall devote the whole of his time and energy to the service of the said A, and in the manner in which he may be directed by the said A or any person or persons to whom authority to give such directions may be given by the said A.

3. The said B shall not absent himself from the service of the said A at the said business during business hours, nor do any act, matter, or thing whatsoever to the prejudice of the said A or the said business, but shall use his best endeavours in every way to increase and improve the said business.

4. The said B shall not in the management of the said business allow credit without the instructions of the said A.

5. All assistants, workmen, and others employed temporarily or permanently at or in respect of the said business shall be employed and dismissed only by the said A. The said B shall immediately report to the said A any misconduct or irregularity of any such employees, and shall have power to suspend temporarily any such employee who may be guilty of any dishonesty, gross misconduct, or irregularity, and shall immediately report the same to the said A, who shall decide whether such employee shall be dismissed or otherwise.

6. All purchases made for or in respect of the said business shall be made by the said A.

7. The said B shall reside at the premises at which the said business is carried on, and the said A shall provide him with sufficient meat, drink, and lodging, coal and gas (but not washing), free of costs.

8. The said A shall in addition pay to the said B as and by way of remuneration for his services the sum of _____ pounds per annum, payable on Saturday of each week, and in addition thereto a commission of _____ per cent on the net profits as certified by the auditor employed by the said A, up to _____ pounds a year, and a further commission of _____ per cent, making _____ per cent on the whole of all net profits exceeding _____ pounds per annum so certified as aforesaid, and such commission shall be paid within one month after such certificate as aforesaid is given.

9. This agreement to be terminated by either party giving the other one calendar month's notice of his intention to determine the same.

10. Upon the determination of this agreement from any cause whatsoever, the said B shall not, without the consent in writing of the said A first had and obtained, either on his own account or as representing or on behalf of any person, firm, or

company, carry on a business in which any goods, articles, or things sold at the said business may be sold, within a radius of five miles from the premises at which the said business is carried on as aforesaid, nor directly or indirectly solicit orders from or sell to any person who has been or is now or during the continuance of this agreement may be a customer or customers of the said A at the said business. Nor shall the said B disclose the names and addresses of any such person, or any information in connection with the said business, to any person, firm, or company.

As witness the hands of the parties, &c.

A company having many branches uses the following form:—

Agreement made the day of , 190 , between of grocers and provision merchants (hereinafter called the company), of the one part and of of the other part Witnesseth he the said hereby agrees with the company that he will during the whole time he is employed by the company as through the usual business hours devote his whole time in performing his duties to the utmost of his power and ability; that he will not have orders executed without satisfactory reference as to stability of customer; that no customer's account shall run for a longer period than the said shall receive authority for from the manager of the shop for which he is working.

The said shall respect and observe all the requirements and provisions of the Margarine Act, 1887, and hereby agrees to indemnify the company from and against all claims, damages, costs, penalties, fines, and losses occasioned by any neglect or irregularity to the exposing for sale and retailing margarine.

The said also undertakes that he will allow no goods to go out on credit without the full authority of the manager of the shop for the time being. He also undertakes that at the termination of his engagement with the company, for the period of two years he will not, either directly or indirectly on his own account, in partnership or otherwise, within a radius of two miles of any shop of the company he may have been at, engage in business of a grocer or provision merchant as salesman, retailer, dealer, or traveller, or call on the customers of the company within distance and term aforesaid.

Important.—To terminate engagement two days' notice must be given, to expire closing time Saturday evening, or the firm may terminate the engagement by payment of two days' wages.

As witness the hands of the parties this day and year first before written.

The "restraint of trade" clause so commonly inserted now in agreements of employment is of considerable importance in a trade where secrets are to be learned or where a man ^{Restraint of Trade.} may ingratiate himself with customers, and so on. In engaging assistants the following form may be used; it requires, of course, date, stamp, and signature, as well as the filling up of blanks with names, wages, &c.

I , in consideration of engaging me as at , hereby agree not to take another situation with any grocer, &c., or to set up or carry on any such businesses myself in this town of or within miles of the same for the space of years from date hereof.

The law on this "restraint of trade" question was declared in the Nordenfelt case in the House of Lords in 1894, by Lord Macnaghten, who said: "The true view at the present time is this:—The public have an interest in every person carrying on his trade freely; so has the individual. All interference with individual liberty of action in trading, and all restraints of themselves, if there is nothing more, are contrary to public policy, and therefore void. That is the general rule. But there are exceptions; restraints of trade and interference with individual liberty of action may be justified by the special circumstances of a particular case. It is a sufficient justification, and indeed it is the only justification, if the restriction is reasonable—reasonable, that is, in reference to the parties concerned and reasonable in reference to the interests of the public, so framed and so guarded as to afford adequate protection to the party in whose favour it is imposed, while at the same time it is in no way injurious to the public. That, I think, is the fair result of all the authorities." The reasonableness or unreasonableness of any restraint is a question for the determination of the court, not for a jury, and the reasonableness depends upon all the circumstances which must be weighed in each case. It was held in the Court of Queen's Bench, in the case of "*Tallis v. Tallis*", that although an agreement in restraint of trade, if bad, is not enforceable by law, it is not contrary to law. A covenant in restraint of trade, although it is unrestricted as regards space, is reasonable and legal if it relates to the use of a trade secret. In the Chancery case of "*Gophir Diamond Company v. Wood*" it was held by Mr. Justice Swinfen Eady that a covenant in an agreement not to "set up or become interested in, either directly or indirectly", a certain class of business, but not in terms restraining the covenantor from being "concerned" or "engaged" in any such business, is not broken by the covenantor entering a business of the kind merely as a shop assistant at a fixed weekly salary, but without any other interest of any kind whatever in the success or failure of the business. Lord Romilly, Master of the Rolls, held in the case of "*Allen v. Taylor*" that on the sale of the business of a person his agreement that he would not exercise or carry on the trade, either in his own name or that of any other person or persons, in a particular town, was not broken by his

managing the business of another person in the same trade in such town at a weekly salary. The reason for this decision, as stated by Lord Romilly, is that "a man cannot properly be said to exercise or carry on a trade unless he receives some portion of the profits". The breach of a contract in restraint of trade is a subject for an action of damages, but the general course is for the plaintiff to apply for an injunction.

For the termination of an engagement, the notice to be given on either side, if not the subject of special agreement, is dependent on the custom of the locality. For ordinary assistants a week's notice is often deemed sufficient; for managers a month. The employer can dismiss at once by paying salary, for the week or month as the case may be, in lieu of notice; and in the case of "living-in" assistants, nothing can then be claimed from the employer in respect of the board and lodging for the week or month of notice. Wilful disobedience, insolence, and gross moral misconduct are regarded as justifying the dismissal of a servant without notice, and the servant is not entitled to any wages earned since the last wages became due and payable. Servants who leave their employment without giving proper notice, not only lose the wages earned since the last wages became due, but also run the risk of being sued for damages for breach of contract, even though they tender wages to the employer. Notice expires at the usual hour of closing on pay-day, providing that the person leaving is thereby allowed to leave at a reasonable hour for obtaining lodgings for the night. Employers are not obliged to allow time off to assistants under notice to enable them to look for new situations. With regard to illness, if an employer sends for a doctor he must pay him. If the assistant lives out and is away ill, he can claim wages during his absence from work for that cause, but there is some uncertainty as to whether or not the employer can deduct the cost of a substitute.

The kind of insurance known as a fidelity guarantee is not uncommon in the grocery trade, more especially for travellers and others who collect money. Employees of this kind are guaranteed as to honesty in the discharge of their ordinary business duties, the premiums charged for these guarantee policies averaging, for commercial clerks, 10s. to 20s.; commercial cashiers, from 15s. to 25s.; commercial collectors, from 25s. to 30s.;

Notice and Dismissal.

Fidelity Guarantee.

commercial travellers, on salary and expenses, from 25s. to 35s., and those on commission only about 40s. per cent on the amounts for which their honesty is guaranteed.

Before a bond for this purpose is granted the applicant for such is required to answer certain questions as to his moral character and pecuniary position. The queries respecting his character are—(1) How and where he has been occupied during the last ten years. (2) Whether he has applied to the company from which he requires a suretyship bond, or any other guarantee company, for such a bond, and if so to what company and when, and was his proposal accepted or declined. (3) Whether he has been discharged from any situation, and if so why. The questions relating to the applicant's pecuniary status are mainly—(1) Whether he is single or married, and how many persons he has dependent upon him for support. (2) The amount of his debts and liabilities. (3) Whether he has ever been bankrupt or insolvent or ever compounded with his creditors; if so when, and what arrangement was made, and whether he held a discharge. (4) Whether he is possessed of or entitled to any independent means or private property, and if so of what it consists. (5) Whether he is engaged in any other business or calling, and the net amount of income derived therefrom. (6) Whether he is a householder or lodger, and how long he has lived at his present residence. (7) Whether the furniture belongs to him, and what is its value. (8) Whether, if belonging to him, this furniture is encumbered. (9) Whether his life is assured, and if so where, for how long has it been assured, and whether the policy is in his possession and unencumbered. (10) The nature of the situation or occupation for which the guarantee is required, and the particulars of the remuneration to be received therefrom.

If the applicant's answers are satisfactory to the insurance company from which he requires the bond referred to, enquiries of different kinds are further made from his employers, former employers, and two or three referees. If these replies also are satisfactory the guarantee company arranges to grant the bond referred to on the payment of a certain premium for one or more years. Sometimes the guaranteeing company insists on certain checks, and in one Scottish action by employers against an assurance company to recover sums embezzled by their servant, the Court of Session

of Scotland held that they had not observed the checks promised, and therefore could not recover under the guarantee.

9. ASSISTANTS' DUTIES

One of the main factors in the productiveness of labour is its proper division—a truth in no danger of being overlooked nowadays. In a grocery business of any magnitude, therefore, the duties and offices of the various employees are allotted in a methodical way, so that the whole body may, from the employer's standpoint, get through the maximum of labour in the minimum of time. Even from the assistant's point of view this principle is of the highest importance, and, if properly applied, will go a long way towards making a rational number of working hours per diem a fulfilled reality. Of course the larger the number of hands employed the more perfect the division can be. For instance, we all know of the shop with but two, where "serve through", as the drapers say, is the rule. Fresh from serving a pound of soft soap, the same man goes to cut rashers of bacon or weigh butter, thereby not improving the flavour of the second item on the list. But in the larger establishments the provision counter is served by its own provision hands, and the grocery counter by grocery hands.

We will take as an example a typical London shop where there are two provision assistants—senior and junior London: A First Hand.—and five grocery assistants, and endeavour to indicate as concisely as possible the part of the weekly and daily routine allotted to each.

The first grocery hand's most important duty is to "lead" at the counter. He takes the place nearest the door, so as to "tackle" the customer as soon as he or she enters. If he is engaged, then the customer passes on to the second hand, and so on. He should be a man of experience, and should know his trade thoroughly, so that whatever he may be asked for, from a tin of blacking to a half-chest of Congou, he may know all that the customer can know about the article demanded, and much more. Thus he is never at a loss himself, and can come to the

rescue of his less-experienced juniors if need be. It would be superfluous to mention that suavity, tact, and extreme obligingness should mark his contact with his governor's clients, as well as his intercourse with his fellow-assistants; and that he should be of smart and gentlemanly appearance as to the outward man.

But besides leading at the counter, there are other duties devolving upon the first hand. He takes charge when the governor is out. He dresses the grocery window and sees that the shop is properly dusted, and that the goods displayed are arranged to the best advantage. The conduct of the junior hands is, to some extent, under his oversight, and it is his business to report any grave irregularity which may occur among them, as well as to keep them up to their work and in a general state of "going". It will thus be seen that it is important that the right sort of man should be chosen for this post, as the *morale* of the whole staff will take its tone, to a large extent, from the first hand.

The next in order is the second hand. He should be a good man at counter, for on Fridays and Saturdays, and at busy times ^{Second Men} generally, his work will principally lie there, where he and Others. will back up the first hand, and take all customers that arrive while he is serving. The keeping of the stock is usually entrusted to the second hand. Once or twice a week he goes round with the "want book" in his hand, and notes all items in stock which are getting low and need renewing, and from his report the governor makes up orders for the wholesale houses. In many establishments tea is kept weighed for the end-of-the week trade. This the first and second hands will weigh in the intervals of serving at less busy times.

Next in importance to that of the first and second hands is the duty of the despatch or order assistant. He is responsible for the goods ordered by the customers to be delivered at their doors getting safely and orderly into the hands of the porters. He puts up the goods, parcelling and labelling them, and calls them from the counter-books or duplicating files to the porter before he sets out on his round. At busy times he is assisted in preparing these orders by the third and fourth hands. At other times, when despatching has been completed, he performs such duties as seeing that the wine-rack is filled up from the stock in the cellar, putting

portions of the shop straight and tidy, or assisting in the weighing of stock.

The third and fourth hands, who are usually younger men than those we have mentioned already, are occupied in the early part of the week in weighing up the sugar, dry goods, ^{Weighing up Stock.} sundries, &c., in view of the rushes experienced by most grocers at the end of the week. A London grocer keeps weighed up all kinds of sugar, rice, soda, peel, and anything else he can find time for. When they have completed this duty there are fixtures in the shop to be filled from the store-room or cellar, with fresh supplies of sauces, jams, pickles, and a thousand and one things. Carmen also bring into the shop the ordered goods which are to renew the exhausted stock. These require checking by the invoice, and each line to be put in its proper place on the shelves. Again, the fixtures for tea-prints, parcelling-papers, biscuit-bags, &c., need replenishing. All these duties are laid upon the shoulders of the third and fourth hands. Finally, at busy times, they help in the preparation of the orders to be sent to the customers' doors, and assist at the counter when the number of customers requires it.

In some businesses it is customary for assistants to go forth and collect orders in regular rounds from the clients who deal with their employer's shop. So the hours of the morning, from 9 to 1 a.m., will often see the despatch hand and the third, and perhaps the fourth, thus engaged. This practice varies much with the locality; in fact some suburban businesses have regular assistant-canvassers who do little else but work a round of customers, soliciting orders. They are always on the alert to capture any new family moving into the locality, and sometimes go from one end of London to the other to interview the head of a family about to move into the district in which their shop is situated, in order to secure the custom, if possible, in advance—such is the keenness of competition.

Next comes the clerk or book-keeper. Though every proprietor of a business has his private ledgers, cash and expenses books, &c., there are generally other books which he employs a clerk to keep—at least in a business the size ^{Clerks and Cashiers.} of the one we are dealing with. If the takings are mostly ready-money, a lady-clerk may do very well as cashier and book-keeper. Her duties are to enter up daily the sales ledger and petty ledger

from the duplicate slips on which the orders have been taken at the counter and on the rounds, and every Monday to make up the weekly pass-books and bills.

Invoices of all goods received are entered by her in a stock-book, and the totals entered into the bought ledger, this last portion of her work usually taking a day to accomplish. The cashier part of her duty consists in receiving the cash, each amount with a little numbered slip torn out of a duplicate book at the counter, and giving change. In the evening she enters up every slip on a sheet prepared in sections of tens for the purpose, and each assistant adds his own book up at the counter. At the close of business the assistants' books have to correspond with the totals on the sheet, and the whole amount to balance with the cash in the till minus the amount which the cashier started with as change in the morning.

In businesses where the bulk of the trade is of a credit description, and where there are sometimes as many as 1000 accounts every week to be made up, the office of clerk is separate from that of cashier, and there is perhaps more than one clerk in the office. Their duties, however, are sufficiently obvious from what has been said.

Besides the counter and office staffs, there are cellarmen, porters, and vanmen. The duty of the cellarmen is to receive *Cellarmen,* heavy goods as they arrive from the wholesale houses, *Porters, &c.* to check them and put them in their places, to keep the cellar, warehouse, and stock-rooms in order, carefully noting in a book kept for the purpose any lines which are running low. Their duty also extends to assisting in mixing tea, roasting and grinding coffee, and in filling bins, canisters, and drawers in the shop, cleaning fruit, and all the various details involved in preparing much of the stock for sale.

In those businesses where wine and beer bottling is done on the premises, the cellarmen also have this important work confided to them.

The primary work of the porters and vanmen consists in delivering goods, the former by hand and the latter by means of the van and horse. The porters arrive in good time in the morning to open shop, push up the shutters and take down the more modern gates, and then proceed to sweep the floor, clean the

glass of windows and doors, polish the brass-work, scrub the provision counter under the direction of the provision hand, and then take out the orders which have been received by post or were ordered overnight for the next day's delivery.

The vanmen have betaken themselves to the stable betimes, and have there cleaned up the stalls, given their horses a good feed and a thorough grooming, washed their vans, and polished the harness; and then, having made themselves tidy, they present themselves with van and horse, ready to start the day's delivery in good time, at the shop. They receive the goods as called off to them item by item, from the despatch hand. On returning, they give in to him an account of the empties returned, and at night they pay in any moneys received in the course of the day, either to him or to the manager. Finally, at the close of the day's deliveries, they put away the horse and van, attending in the usual way to the cleaning, feeding, and bedding of the horse.

Let us now describe the staff of a typical grocery and provision shop in the provinces—a good shop in a good town, not too large. The staff of this establishment consists of a "first hand" or "manager", two other assistants (one "provision hand"), an apprentice, and a porter and couple of errand-boys. In the height of "the season" an extra assistant is engaged temporarily, though if he prove himself a good man he may become one of the permanent staff. The "first hand" is responsible for the stock-keeping, and may occasionally, as in the absence of the principal, do buying. He sees that goods are nicely displayed in the shop and superintends the dressing of the windows, excepting that when any window is devoted to provisions the provision hand does this. The first hand also solicits orders, at least from the principal customers, and keeps a keen eye on new-comers with a view to making customers of them, and in this part of his duties he secures a nice little addition to his salary by the "commissions" he receives. Of course, in the absence of the proprietor he is responsible for the entire working of the business, and the soliciting would be for the time handed over to another assistant. He also sees that orders are neatly packed and despatched methodically and at proper times. We do not mean by this to convey that the first hand does not serve customers at the

A Provincial
Shop Staff.

counter or do anything else but the duties we have mentioned, which we have simply enumerated as being his especial duties and responsibilities.

The second assistant on the grocery side serves at the counter (though either the proprietor or the first hand make a point of attending to the more important customers), gets up orders, and superintends the weighing up of stock packages of sugar, tea, soda, rice, and other goods, and the filling up of fixtures and drawers, being assisted in these latter duties by the apprentice and occasionally the errand-boys. The provision hand ^{The Pro-}
_{vision Hand.} confines his attention entirely to the bacon, cheese, butter, and other articles more especially in his department, his place being taken at meal-times by one of the other assistants. "In regard to the provision department," writes a thoroughly practical country grocer, "it cannot be too strongly enforced that the leading hand takes this part, as in the present state of the trade, money is very soon sunk if a man is not very careful how he cuts and weighs his provisions." On this point there will be more to say in the volume of this work devoted to the provision trade.

The porter's duties in a country business are to look after the horse and van, keep the harness clean, deliver goods, and do the heavier portion of the warehouse work, such as bacon-washing, bottling, fruit-cleaning, &c. He is assisted by the errand-boys in delivering, and also in the stable and warehouse work. In some instances local village carriers are the media of communication between the shop and many of its customers, bringing in the orders from the outlying villages and taking back the goods in the evening.

The assistants are each allowed an hour for dinner and half an hour for tea, excepting, perhaps, on a very busy day, when the dinner-time might be curtailed to three-quarters of an hour. This is when the "living-out" system is adopted—a system which, as already said, is fast supplanting that of "living in", which at one time was universal. With regard to dinner-hour the following hint may be worth noting. Mr. John J. Bates, of Southwell, writes: "A scheme which I was the father of here I find to answer well both for employer and employees. We close every day from one o'clock until two for dinner-hours; Thursday at one

for half-holiday. We do a medium high-class trade, and our busiest time is from twelve to one o'clock, and as a rule there is nothing much doing from one to two. A few people thought the idea absurd at first. We have now given it a six months' trial, and it is much appreciated. Our customers compliment us on the result. Our clergy and doctors are with us. I think if the adoption of this plan were universal, except on market-days, the grocer would reap the benefit."

A model set of shop rules is still a desideratum. It goes without saying that no set of rules can apply to all shops alike; in fact, the infinity of types of shops which is still—and we hope ^{Shop} Rules. may long continue to be—the outcome of the individuality of the grocery trade might render it impossible for one set of rules to be capable of application in even the majority of cases. To some extent local custom will doubtless for a long time continue to have its influence, while in each business the proprietor will consult his own particular needs and exigencies in his treatment of those under him and the general regulations of his premises and working affairs. Still, there are important matters on which the observance of a general principle and the disregard of mere local custom would be of great benefit. For example, there is the subject of engagements, a fruitful source of needless litigation, expense, misunderstanding, heart-burnings, and worry. A general agreement is very desirable as to when engagements should begin and when end, what notice should be given or required, the payment of travelling expenses for interviews, the restraint-of-trade clause, the payment of wages in illness, holiday arrangements; also as to the more intimate shop arrangements as to the duties of assistants of various grades, the responsibility of managers and others, and the general treatment and duties of apprentices. A model set of rules covering such ground as this, and representing the consensus of opinion amongst enlightened, experienced, progressive, and humanely-disposed members of the trade would be well worth the having, and some day, perhaps, the grocers' associations—whose attention has repeatedly been directed to the matter—will succeed in evolving such a set as will be generally accepted.

An up-to-date provincial limited company has its "rules and regulations" printed in a small book, on the first page of which

Specimen
Regulations
Book.

appears a line for the date and the statement: "Each member of the staff must hold a copy of these Rules and Regulations and must supply the secretary with a written assent to the same". We extract the following:—

HOURS:

Mondays, Tuesdays, and Wednesdays,	
	8 a.m. to .
Thursdays,	8 a.m. to .
Fridays,	8 a.m. to .
Saturdays,	8 a.m. to .

FINES IN
DEFAULT.

For each
minute late
at opening
or meal-
time,
1d.

MEAL-TIMES:

Dinner:	55 minutes.
Tea:	45 minutes.

- (A.) The above Hours and Meal-times to be subject to the discretion of the Manager. The Meal Times on Thursdays to be reversed, viz.: Dinner 45 minutes, Tea 55 minutes.
- (B.) Each Member must pass in his time to the Desk Cashier, the same to be the *actual time when resuming or leaving work*, at Meal-times or any other occasion.
- (C.) No member of the Staff must leave the Premises during business hours without proper permission.
- (D.) The Firm's Clock to be taken as a criterion of the Time.

HOLIDAYS:

Business will be suspended on all Bank Holidays. Assistants to have working days, and Warehousemen, Porters, and Apprentices working days, after first year's service.

DEPARTMENTAL DUTIES:

- (A.) Apprentices and Juniors to deliver parcels as required, and to temporarily fill the place of Warehousemen or Porters in their absence.
- (B.) Junior hands must at all times provide for their absence by appointing a subordinate temporarily to fill their place.

3d.

CASH DESK, &c.:

- (A.) All moneys for *Cash Sales* must be paid in forthwith to the Desk Cashier, accompanied by a check for same.
- (B.) All moneys for *Credit Sales* must be paid in forthwith to the Book-keeper, who must supply an Official Receipt for same.
- (C.) The Counterman must always check the change given to him by the Desk Cashier or Book-keeper, and the Cashier must examine each individual check and item of Cash and see they correspond.
- (D.) Each Counterman must have his own Book of Checks, which must be totalled up by him at the close of each day.
- (E.) The Totals of the several Books must be in agreement with those of the Cashier's record.

3d.

3d.

1d.

1d.

FINES IN
DEFAULT.

- (F.) Immediately after closing, the Cash must be handed over at the Counter to be counted by the Book-keeper or Manager and checked by a Senior Hand, and both must sign the official slip showing the amount, and the Desk Cashier must also sign same. No Member of the Staff must leave the premises until the Desk Cashier has balanced his Cash, except by the permission of the Manager.
- (G.) All discrepancies must be reported by the Book-keeper to the Managing Director weekly, and be duly entered in "Counter Sales Record Book" by Book-keeper.
- (H.) In the absence of the Desk Cashiers the Managers must appoint others to take their place and *on no account must an Employee pass cash in unchecked by Cashier, or take his own change from the Desk.*
- (I.) The Book-keeper must give the Desk-Cashiers, on each Monday morning, the sum of Two Pounds Ten Shillings (£2, 10s.) for an I.O.U., and this amount must be refunded on the Saturday evening following, in exchange for the I.O.U.

id.

WAREHOUSE:

- All orders to be put up at Warehouse must be entered in Warehouse book before being executed.

3d.

ORDERS.

- (A.) All Retail Orders amounting to 1s. 6d. and upwards must be checked by another hand.
- (B.) All Wholesale Orders must be initialled by both Packer and Checker.
- (C.) All Wholesale Orders must as far as possible be executed on other days than Thursdays and Saturdays.
- (D.) Articles must be honestly described to Customers and no sale must be effected by misrepresentation of any kind whatsoever.
- (E.) Parcels must be securely packed and fully addressed, and the time for delivery must be entered on the Label and the Slate, where needed.

id.

id.

6d.

1d.

*or half cost
in case of ex-
pense to firm
owing to late
delivery.*

id.

MISCELLANEOUS:

- Breakages and Irregularities. (A.) Breakages must be reported at once to the Inspector.

- (B.) Any instance of irregularity or improper conduct on the part of any Employee, which may be observed by any Member of the Staff, must be reported at once, and any Member neglecting to do this will be considered equally incriminated in the misdemeanour.
- (C.) Any form of carelessness causing damage, loss, or inconvenience, and any case of untidiness.
- (D.) No smoking allowed during business hours.
- (E.) The use of improper language strictly prohibited.
- (F.) Any Apprentice or Junior found frequenting public-houses will be liable on the first offence to a heavy fine, and, if repeated, to instant dismissal.

1d.

to

6d.,

*according to
discretion of
Inspector.*

- (g.) Apprentices must not smoke in or out of business hours.
- (h.) Casual absence from sickness should be at once reported where possible.
- (i.) Commissions and gratuities of any description are not to be accepted by any Member of the Staff.
- (j.) The Fines to be the property of the Staff and to be disposed of once a year as mutually agreed upon by themselves, but no hand to participate unless he has been in the employ of the firm six months.
- (k.) Where Fines are not attached to the Rules they are considered to be imperative and their breach not regarded as pardonable by fine.
- (l.) These Rules must be handed in annually in January to the Book-keeper for revision or confirmation.

The provincial company of shop proprietors, from whose ^{Inspection} rule-book the above extracts are made, have also ^{and Office.} rules for their inspectors and office staff, which may be quoted for use where they apply, as below:—

INSPECTOR'S DUTIES:

- (a.) The Inspector must make a close inspection of all Rooms and Warehouses at least once a week, and see that they are kept in good order.
- (b.) The Inspector must collect all Fines, with particulars, each Saturday, and supervise all matters pertaining thereto.
- (c.) The Inspector must also check the Weights of at least 20 articles, at each shop weekly.
- (d.) Examine Coffee Roasting and Grinding and see to Mills being in order.
- (e.) Examine the stocks at shops weekly.
- (f.) Examine the Weights and Scales weekly.
- (g.) See to all matters appertaining to Gas, Cleaning, and Repairs.
- (h.) Keep a general supervision, especially on Market-days, of shops, see that customers are well attended to, and the business generally properly conducted, according to these rules and regulations.
- (i.) In the event of any breach or neglect of his duties on the part of the Inspector, the Fines, &c., will be subject to the discretion of the Managing Director.

OFFICE DUTIES:

- (a.) The Secretary or Book-keeper must Bank at least twice a week.
- (b.) All Accounts owing to the Company to be sent out monthly, after having been first submitted to the Managing Director.
- (c.) All Liabilities to be paid in due time and full advantage taken of Discounts.

- (D.) The Book-keeper is responsible for seeing that the Assistant Book-keeper is initiated sufficiently into the work to enable him to take charge of the office in the absence of the Book-keeper.
- (E.) Any discrepancies in Cash-book to be entered in red ink on page where such occur, and in all cases to be reported to the Managing Director (or other chief as the case may be).

In the large establishments in London there are often deductions from wages in the shape of fines, which are as a rule appropriated to the purchase of books and papers, or to other kindred objects. It should be noticed, however, that these deductions are only legally made when the assistants themselves have assented to the system. A servant is legally liable for wilful damage done to his master's property, but the amount must not be deducted from wages; a summons should be taken out. Note also that though a grocer's assistant is not a workman within the meaning of the Employers and Workmen Act, he comes within the provisions of the Truck Act, 1896. Under this act a grocer commits an offence if he deduct from the wages of an employee an amount owing to him (the grocer) for groceries.

A London rule is that grocers' assistants have to buy aprons for themselves at a cost of from 1s. to 2s. each; they require from three to six a year. They are also obliged to wear several clean white shirts a week, which, in addition to first cost and renewal, involves an expenditure of not less than 1s. a week for washing. "There seems no reason to suppose", writes Mr. Charles Booth, "that there is much opportunity of adding to earnings by illegitimate methods; in nearly all shops a cashier is employed or there is a check-till. Masters, however, complain that men—and especially those who live out—not infrequently help themselves to food."

With regard to legal liabilities, it has been seen that one of the forms of agreement quoted on a previous page includes a special clause binding the assistant to respect and observe all the requirements and provisions of the Margarine Act, 1887, and to "indemnify the company from and against all claims, damages, costs, penalties, fines, and losses occasioned by any neglect or irregularity as to the exposing for sale and retailing of margarine".

By way of comparison, and also for the sake of any extra hints which may be gleaned, it may be useful to quote from a set of "Rules and Regulations" current in the trade **American Store Rules.** in the United States. The "clerk", or assistant, as he is here called, is addressed:—

When engaging be sure and give your name and address in full, with references, absolutely correct. The latter will be carefully looked into in every detail. Your past record always judges the future. In case of a change of address, be sure to notify the superintendent. After engaging, the new clerk will be given a book and number, as well as instructions about stocks in departments to which he or she may be assigned. Our general business methods will also be taught at the same time. Personal appearances amount to much in business, therefore do not be slouchy in manners, person, or attire. Customers' questions should be promptly answered in a manner that indicates a desire to please. While a clerk's ability and salary is judged by the number of sales, yet we closely watch evidences of patience with slow customers, methods of displaying stocks, and general demeanour. Mistakes are not expected to occur in the sales-books, the C. O. D. bills [for the "cash on delivery" system in vogue in the American Post-Office], the transfer slips, or in any of the papers clerks are required to fill out in their relations with customers. These matters were clearly explained at the outset of employment. Employees are paid by envelope by the cashier on Monday evenings, between five and six. The employee stands in line, and when the turn comes gives name and number. We discourage drawing any portion of salary in advance of regular day of payment. No deviation from price is allowed by any clerk. Keep your counter or table bright and attractive. In case of a lack of show-cards or price-tickets, notify the department head, who in turn will notify the advertising department. Try and keep your stocks bright and new. When goods are old or slow movers, notify the department head, who will make a price that sells. Our business hours are from eight in the morning until six in the evening, and we admire and encourage promptness in getting to work. One hour is given to employees for luncheon—the hour to be designated by the head of the department. In case of a rush, half an hour is the lunching-time. Never leave a purchase partly completed to go to luncheon. Be careful in filling out checks or transfers, as errors in these are extremely costly to us. Be careful in your relations with customers. No matter how slow or annoying the customer may be, the last word on your part should be a pleasant one. Remember that you, in a measure, represent the dignity of our house—a matter in which we are extremely conscientious. Shop-lifters are liable to be around any time. Do not have a too suspicious eye for all, but should a person act suspiciously, quietly notify the manager. No conversation between groups of employees, reading or writing personal notes, or perusal of book, newspapers, &c., will be permitted. Manicuring

Personal Hints. [nail-trimming], mending of garments, &c., are matters to be attended to elsewhere. Study names and faces. Learn to know your customers so pleasantly that you can call them by name. Be absolutely truthful in all cases. Regarding checks: Every check in your book must be accounted for. A spoiled check must be marked "void", and immediately sent to the cashier. Have figures and writing legible, so as to avoid mistakes. Always mark the number of goods, pounds, or articles sold with prices. The duplicate—which should exactly

correspond with original check—should go with goods to the wrapping-desk. Never enter a sale on another's book, as you lose credit for the sale. Put your number down on check and voucher. The sale amount should go on voucher. Avoid slang. Avoid gum [chewing-gum]. Avoid onion, tobacco, drug, or drink habits. Avoid frowsiness. Be honest. Be truthful. Be business-like. Be a credit to yourself and to us, and promotion cannot help following.

The qualifications necessary for becoming a successful assistant are thus enumerated in an essay to which a grocers' jury adjudged the prize in competition:—

*Qualities of
a Successful
Assistant.*

" 1. Be at business prompt to time. 2. Always be neat and clean in appearance. 3. Cultivate a habit of being polite on all occasions, notwithstanding provocation. 4. Do not imagine that your interests are antagonistic to your employer's; it is a common failing, and is always fatal to success. 5. Always be on the look-out to suggest any improvements in display of goods or general arrangement of shop. 6. Never be hasty in manner in dealing with customers who shop late; it is one of the little worries a grocer has to submit to, and a show of willingness does more to prevent a recurrence than anything else. 7. Keep yourself well informed of current trade news and novelties. 8. Learn by heart all selling prices, and keep yourself continually posted in them. 9. Lose no opportunity of picking up hints or ideas likely to be of service to you in business, and act upon them. 10. Never be afraid of work or overtime when necessary; it is valuable experience if properly used. 11. Never make a show of false pride when any "dusting" or similar work requires to be done. 12. Study ticket-writing. 13. Always endeavour to work harmoniously with your fellow-assistants. 14. Always try to satisfy customers."

Mr. F. C. Frye, president of the London Grocers' Association, remarks:—" If the assistant is to become a good master, he must acquire in private life regularity in rising and in general living, and in business he must, even the first thing in the morning, have a clean, neat, and smart appearance. Having assisted in getting the shop open and ready should be no excuse for serving an early customer with dirty hands, but he should rather be prepared for the earliest customer, welcoming her with a pleasing salutation, and showing by manner and disposition that he is glad to commence business." " No trade or profession ", writes Mr. J. Cheyne, of Aberdeen, " requires more aptitude,

*The Path
of Success.*

tact, and skill than that of a successful shopman. The following eleven qualifications I consider essential to success:—Character, punctuality, knowledge, manners, example, tact, method, taste, resource, interest, and confidence. A successful shopman must himself be a good business man; keen to every move in the business world, and alive to the wants of the community in which he resides; straight in his business transactions, and ready to take an active interest in the social well-being of the community.” Another practical authority remarks that—“Steady men, if they have capacity and ability, with some energy, will always obtain the best positions in the long run, because they may be confidently relied upon in any circumstances. Most employers are aware of this important fact, and benefit by the knowledge. All assistants should conform to the rules of any business in which they may be employed. It is little short of criminal for an assistant to discuss his employer’s business with outsiders either before, during, or after business hours.” The charge of a shop, said Mr. Joseph M’Nay in an address to the Glasgow South-Side grocers, was a position fraught with great possibilities of success or failure. “A charge hand should make it his business to be punctual, for punctuality was one of the salient points in a true business character. From day to day he ought to work steadily and diligently for his master. He should experiment with his own ideas, and he ought also to be able to save money. As time progressed he ought to be on the outlook for a suitable opening for himself. His utmost desire then should be to do business, and by care, attention, and honesty he would early command the respect and confidence of his customers. The Lord Provost of Glasgow (Sir Samuel Chisholm) was a member of the grocery trade—(applause)—and he had said there was nothing to hinder anyone who dealt in the entire list of the grocery trade from occupying the civic chair of the second city in the Empire. Never before had Glasgow a Lord Provost of such untiring energy and such devotion to the welfare of the people, and it should be their ambition to strive to emulate, however feebly, the noble example of their worthy chief magistrate.”

Various legal points in relation to assistants will be found dealt with in the chapter on the Law of the Shop and Warehouse in vol. iv.

10. THE STOCK—HINTS ON BUYING

It is an oft-repeated and true saying that “goods well bought are half sold”. But the expression “well bought” includes a great deal more than the mere fact of being bought at a favourable price; it means that the goods are of a description and quality to suit the buyer’s trade, that they are bought at the proper season to ensure freshness and good condition, and that they are bought in such quantities as can be sold in a reasonable time ^{Needs of a Buyer.} and while they remain in good condition. To ensure this good buying a man must have considerable technical knowledge of the various goods he deals in, he must understand and study the markets and their movements, and he must have a good memory for prices and quotations. He must also be constantly adding to his information, seizing every opportunity of acquiring all the knowledge he can, and so profit by other people’s experience as well as by his own.

As to *where* goods are bought to advantage, much depends on the extent of the buyer’s trade. If he has a very large outlet for a given article, he will probably find it to his ad- ^{Where to Buy.} vantage to go to the “fountain-head” at once—or as near as he can get to it—and so save intermediate profits. But the smaller buyer will very likely find that he can do better with an agent, or a wholesale grocer, who will be prepared to supply him on very favourable terms with smaller quantities than the large broker or producer would not care to be troubled with. Again, the grocer in London and other large cities has a choice of methods of buying that are not available to the average provincial retailer, for he can go to the saleroom or the exchange, while the provincial grocer is confined to the facilities given by commercial travellers and the post-office. These, however, are very considerable in the present competitive state of wholesale trade, and in regard to the majority of articles the grocer can do quite as well in this way as any other. But in regard to the heavier articles of trade, and *especially provisions*, of which it is impossible or unusual for travellers to carry samples, it is an undoubted advantage to the retailer to be able to go to the wholesale warehouse and select his own cheese, bacon, or butter every

week. Some retailers outside of large cities make a practice of journeying occasionally to the nearest one and visiting the wholesalers with a view to making purchases, but between the plausible fairy tales of "smart", "hustling" city salesmen, and the unusual surroundings and conditions, the country grocer as often as not makes huge mistakes, and would have done far better to have stayed at home and written for quotations to two or three houses with whom he had done satisfactory business, **Keep your Head!** and who understood his requirements. Some of the most level-headed country grocers, when put "on 'change", or into the glitter and bustle of a city office, or an "annual exhibition", seem to have cast away self-control and shrewd far-sightedness when they took their aprons off; and, confused by the bustle and flattered by glib commission-men, they make "bargains" which, when they have got home, turn out to be akin to the "gross of green spectacles" by which poor Moses in *The Vicar of Wakefield* was victimized. At the same time we have nothing to say against the real advantages which salerooms and exhibitions offer, if a man can only keep his head and not be "rushed" into buying things that are quite unsuitable to his trade. That is the grocer's own look-out.

Whether the reader is a grocer in some obscure country place or in a busy town, there is always one source of valuable **Read your Paper.** information open to him, the importance of which can hardly be over-estimated. We mean the weekly trade-paper. But, strange to say, there *are* grocers who will read closely every week their religious journal, their sporting news, or perhaps some magazine devoted to their favourite hobby, and yet neglect to subscribe to a trade paper which deals with matters of the utmost daily importance to them if they wish to be successful in business. We venture to say that no investment pays better than the very modest one demanded to ensure the weekly delivery of the trade paper.

As a general statement "don't buy *what* you don't want, or *when* you don't want" is good advice. Speculative buying, **Don't Speculate.** especially on the part of small traders, is much to be condemned, and in nine cases out of ten leads to disaster. A "hand-to-mouth" policy, if it does occasionally mean a smaller profit, at any rate ensures freshness of goods, a smaller capital

"locked up", less risk and waste in handling goods, and less anxiety and responsibility all round. Besides which, the influences and interests at work in the wholesale markets are so complicated and obscure that it is no wonder if the amateur speculator "makes a mess of it", when men who have made a particular market their life-study can see no certainty but *un*-certainty. At the same time, there are times and seasons when a grocer can with advantage buy more freely than usual with the moral certainty that he will save money by doing so. This must always be studied, however, in connection with his own capacity for selling, the suitability of his warehouse accommodation, the "keeping" quality of the goods, and the amount of spare capital he has. If a man can save money by buying a larger quantity, he can just as easily lose it again in paying extra bank charges, or by losing discounts through working beyond the limits of his £ s. d., or by deterioration of the stock in a damp warehouse, and the stale and soiled appearance quickly acquired by outside packages. The season of the year must also be taken into account, for a grocer who could buy, say, half a ton of oatmeal in November, and dispose of it in a reasonable time, would be foolish to buy the same quantity in May or June, when there would be a slackened demand. He would then buy in the smallest quantities, so that by the time "new crop" oatmeal was ready his stock would be cleared ready for it.

A study of the seasons when various goods arrive "new" will well repay the grocer, and other volumes of this book afford valuable information on that point. The various seeds and cereals, spices, tea, coffee, canned and dried fruits, nuts, sugars, and the many descriptions of butter, cheese, and other provisions can be bought better both as to price and quality if the grocer is familiar with the approximate dates when the "new season" goods come in. Many articles are only produced during a limited time at a certain period of the year, and, therefore, if the grocer buys new-season stuff, he need not be afraid of buying a fair quantity, as it will be just as "fresh" kept in his place as in the wholesaler's.

A colonial grocer writes with regard to buying: "I do all my own buying, although for years past I have had in my employ a very good man, who has my full confidence, and with whom

I freely consult. Yet I am sure this is the best method if the proprietor has been thoroughly taught his business. Both observation and experience have taught me that the buying department is the vital part of a business. A store-keeper is anxious to get the best terms and the closest prices, and this is more likely to be accomplished by the proprietor than by any employee, no matter how trustworthy and competent. I have noticed, when employees are allowed to do the buying, that a great deal of favour is sometimes shown towards certain travellers, especially if a traveller happens to be a friend of the employee. I do not here cast any reflection upon the integrity of either party, but, having only a secondary interest in the business, the employee is more likely than the proprietor to allow personal friendship to interfere with his judgment. Then, again, if a proprietor is actively conducting his own business he is more likely to be thoroughly acquainted with the requirements of his customers and the special needs of his particular district, because longer training and wider *Be your own Buyer.* experience teach him most effectually what is likely to sell, and what will probably be left on his hands. I am of opinion that many store-keepers habitually overstock. Several reasons may be offered as an explanation of this fault, which, by the way, is quite common in country stores. A foolish pride often leads a store-keeper into this error. A traveller tells him that a certain competitor purchases so much, and, being anxious not to appear in a lesser light than Mr. So-and-So, he gives an order equally large. For instance, he buys ten cases of jam when five would do, or thirty-six pairs of a certain class of boot when twelve pairs would last him quite long enough. Instead of purchasing a month or six weeks' stock, he likes to be thought as big as his neighbour, and so takes two or three times the quantity. The amount of capital thus outstanding is a direct loss, not to mention the deterioration of goods, and the space occupied. Another cause of overbuying is that some men never seem to learn just how much of any one article may be required between their various purchasing periods, and so, for fear of becoming short, they overbuy, with the result that they find themselves with far too many of a certain line upon their hands. Having discovered their error, next time they order none of the line, and thus, before the next purchase is made, the line is out of stock. The third cause

of overbuying is an inordinate love of bargains. Some buyers can never resist bargains, and if they are offered a gross of a certain article at a concession of, say, 3d. a dozen, they will buy the whole quantity, whereas one dozen would have sufficed. My plan is to keep a note-book, in which every article that is running low is strictly entered. The head counter-hand is responsible for keeping the book posted right up to date, both as to probable needs and actual shortages."

Another such plan is to keep a card index of "Wants and Orders". For this system you require a drawer of ^{Card Index} cards, and a "Wants-box". The cards are ruled thus:— ^{for Buying.}

Date.	Quantity Ordered.	Price Quoted.	Firm and Traveller.	Date Recvd.	Remarks.

Any printer will supply cheaply, say, 1000 cards, 6 inches \times 4 inches, ruled and printed as above. The next thing required is a shallow drawer with a partition running down the middle. In this drawer, on one side the partition, cards are to be placed for "goods wanted", and on the other side, cards for keeping a record of stock. The "wants-box", or a book, is for keeping memoranda made by the person in charge of items of stock that from time to time are required. When the grocer learns from these memoranda that a certain article is required, he takes one of his cards and writes across the top of it, over the printing, the name of the article, say "Sugar, granulated". The card is then placed in the "goods wanted" side of the drawer. When the time comes for ordering new goods, or the traveller comes in, the grocer sorts out from the cards in this "goods wanted" section those cards naming goods he intends ordering from a particular firm. At the time of ordering he writes the date in the first column, next, the quantity ordered, the price quoted, the firm, and the traveller. He slips a rubber band round all the cards from which he has

ordered, and places them back in the right-hand section. When the invoice comes along, he compares the entries on the invoice with the entries he has made on his cards, notes any inaccuracies, and hands the invoice out to be checked against the goods. He then places the cards in the left-hand side of the drawer in strictly alphabetical order, where they are to be kept permanently. When the goods begin to run short again, the store-keeper picks out the cards bearing the names of the goods he requires, and repeats the operation described above. He thus has before him the exact date on which he last ordered, the quantity, price, firm, and any remarks he has been called upon to make. In the course of twelve months, and without any extra labour more than is required by entering up in the "want-book", he has accumulated cards relating to every line he deals in, and in the course of time secures a permanent record of his transactions. At stock-taking time, if thought desirable, a line may be run across the card as far as it is filled up, and the total quantity of the line in stock marked below. It is suggested by the writer who describes the system that if there is a card for every individual line carried these notes made at stock-taking time may really take the place of stock-sheets.

The grocer from whom we have quoted above adds that novelties should be bought and tried very cautiously. The ^{Not too} _{Conservative.} caution is needed, for brands are often changed merely with the idea of "keen buying", and as often as not the experiment is not satisfactory. In most cases the public prefer what they know to be good to what they have yet to prove. Still, one must move with the times, and not be over-conservative about these points. Frequently new goods make a hit.

That much-discussed product of modern trading, the "commercial traveller", looms large in the daily life of most grocers. ^{The} Traveller. Like the poor, he is "always with us"—often when we don't want him, and turning up with a pertinacity and patience that is sometimes positively amazing. Many traders regard the traveller as "a necessary nuisance", and tolerate him with magnificent magnanimity. Others resent him as a time-waster, or look upon him as a roaring lion seeking whom he may devour in the jaws of his capacious order-book. Few, perhaps,

are just to him, recognize him as a fellow-trader, and lighten his work with the same pleasant civility and patience that they like to get from their own customers. There are travellers *and* travellers, just the same as there are grocers *and* grocers. But while there are some men "on the road" who have evidently mistaken their vocation, the majority are common-sense men of business and gentlemen into the bargain, who know how to make their visits as profitable and as little annoying and tiresome as possible. Probably those grocers who most inveigh against travellers, all and sundry, bring their troubles upon themselves by their behaviour towards the bagman; for incivility, curtness, and haughtiness of manner are apt to be repaid in their own coin, and there is an old adage that even a worm will turn. In America the traveller is a "drummer".

"He's wide-awake, with lots of snap,
A 'git thar' Eli' sort of chap,
Who cares for 'bluffing' nary a rap—
That's a drummer.

"As full of gall as he can be,
Always on deck with money free,
A regular roving busy bee—
He's a hummer.

"A dandy chap, with glossy tile,
Who dresses in the latest style,
And meets you with a sunny smile—
He's a hustler.

"If you are busy—he can wait;
His samples all are up to date,
With prices at the lowest rate—
He's a rustler.

"You stand and stare as he glibly gabs,
Laying on taffy in three-inch slabs;
A fellow who never talks shop or blabs—
He's a daisy.

"From town to city he gaily flits,
Booming anything that hits,
Using 'soft solder' to muddle your wits—
That's his lay. See?"

But this does not imply that the grocer should waste his own time and the traveller's by talking everything but business. If the

grocer encourages gossip, of course the traveller will endeavour to please him by indulging him, but the traveller's time is quite as precious to him as the grocer's, and often more so. Therefore the man who comes to see you on business has a right to expect a business-like reception, and whilst on the one hand you should avoid anything like roughness and impatience, on the other hand he will like you all the better for transacting your business promptly and letting him go in search of more. The ordinary civilities of life need not be denied to a man because he happens to be a "commercial", neither need the fact be lost sight of that he has to earn his living just as you have, and that time is money to him. Hear what he has to say—if he will only say it briefly—even if at first you do not think it will interest you much. If you think his "lines" possess no attractions at all to you, and that there is not the smallest chance of your ever doing business with him, tell him so, and do not by such vague remarks as "Well, not this time, thank you," encourage him to call again and again to your annoyance and his own. Don't tell him all your business methods, your family troubles, or the misdoings of your competitors. If a traveller begins to show you his order-book, and tell you how much your neighbours have bought, tell him quietly that you do not model your business on your competitors', and as you would not care for them to know what you were buying, neither do you wish to know what business they are doing. Let travellers understand that when you say "No" you mean "No"; have a mind of your own, and, having formed your own judgment, do not be lightly turned aside from it. Get the "best terms" you can, but don't "haggle" over business. Remember that travellers get many opportunities of doing you a good turn if you treat them rationally and fairly, but if you try to be mean and exacting they will treat you accordingly.

Need we say, never allow a traveller to "stand drinks"? Fortunately that is a custom that is rapidly dying out, at any rate ^{Other} in the grocery trade, for it has been a great time-waster, "Treating". and has done immense mischief to the morals of those practising it. The man who haunts the bar and the billiard-room soon makes himself unfit for anything else.

Towns of any considerable size are now so invaded by travellers daily that to see them all a man might have nothing

else to do, and it becomes absolutely necessary to make some rule as to whom one shall see and at what times. Large business firms, in many instances, decline to see travellers unless there is some special and definite reason for doing so, and prefer to send both orders and remittances by post. Everyone must formulate his own plan as to seeing travellers, but one guiding principle should be kept in view by all—do not allow travellers to absorb time that ought to be given to your own customers, or that upsets the routine of your own business. Don't run out at the back door as the traveller comes in at the front; don't instruct your assistant to say you are "out" when he knows you are "in", and perhaps the traveller can himself see your shadow on the glass screen of your office. These methods bring you into disrespect and contempt. If you are too busy to see the traveller, say so.

Before signing any order taken by a traveller read it through to see that the conditions are straight and clear; and if necessary have a countersigned copy. Don't sign orders for goods described as "boxes" without giving the number of tins, &c., the box contains, *e.g.*, 1 dozen penny tins of so-and-so.

In looking at travellers' samples remember that some goods turn out in bulk better than in small samples, other goods not so well. Make a note of everything you buy, noting the "mark" or "brand" and all particulars. If you are buying, say, tapioca, and you wish to compare samples from several travellers, ask them to give you the samples with lowest price marked on—compare them privately, and give the order to the one that you consider cheapest. Perhaps one of the unsuccessful men may offer to "meet" you by reducing his price to the level of his competitor's, but don't accept this, it is not fair; stick to your first decision, and you may be sure that next time you will get the lowest price quoted at the outset.

By cultivating a friendly disposition towards neighbouring grocers you may often be able to arrange to buy things jointly with them. In districts where active Grocers' Associations exist, more or less elaborate schemes of "combined buying" are carried out, by which members are enabled to obtain reasonably small quantities of goods at prices and terms that are as good as if they bought very largely. But apart from such schemes it is possible to do a good deal in this direction by means

About
Samples.

Combined
Buying.

of a little friendly intercourse with competitors. For instance, you may be able jointly to make up an order for a large quantity of a given article that will secure you a much larger discount than by giving your individual orders separately. Or possibly you may sell freely some article which another grocer only requires a small quantity of, and if you can accommodate him with what he wants at cost price, you will be benefiting yourself by turning the stuff over more quickly and keeping it fresher. He will be glad to return the compliment in respect of other articles which *he* sells freely but *you* do not. All such transactions should be on a cash basis or possibly unpleasantness and disputes may arise. Many "proprietary" articles can be bought to immense advantage if ordered in large quantities, and though perhaps no one grocer in the town could take such a quantity, if two or three combine in this way it can be done easily, and everybody gains by such a friendly arrangement. The more ambitious schemes of combined buying involve the keeping of special books, the establishment of a depot whence members can draw their supplies, and the payment of deposits in advance, as well as some necessary extra charges to cover the expense of these arrangements, and probably a little neighbourly feeling amongst the grocers of a district can do as much or more in an unofficial way as an association can do for them.

Another aspect of buying that has come to the front very much in recent years is what is known as "forward buying", *i.e.* ^{Forward} _{Buying.} contracting for goods for delivery at future dates, often before they are produced, or at any rate imported into this country. Such buying necessarily partakes of a speculative nature, and is not to be encouraged, although in certain cases it may be advisable to indulge in it.

The advantages "forward buying" offers are that the buyer can secure the necessary quantity of goods he requires for a certain period, and with regard to articles of somewhat uncertain and irregular supply this is useful. It also secures him against loss in the event of his having made contracts to supply public institutions, &c., at a fixed rate. The wholesaler, on his part, likes forward buying, because it secures the trade to him; a man buying from hand to mouth may transfer his orders to another firm, but if he can be induced to "buy forward", his hands are tied to the one. The

temptation held out to buy forward is of course based on the assumption that prices will be higher in the future. This sometimes works out as well in practice as it does in the beautiful theories and predictions which the wholesale man builds up to tempt the retailer, but unfortunately the opposite is just as liable to happen, and then the poor grocer with his "forward-bought" sugar, lard, or what not, has the mortification of daily receiving and reading quotations considerably lower than the price which, under his contract, he is obliged to pay, and he may be thankful if he does not have to sell his stuff at an actual loss. The ordinary grocer who has no special knowledge of market conditions and prospects is well advised to leave such buying severely alone, for in these days of "combines", "trusts", and the other complex interests that are always "working" the markets, the old and simpler laws of "supply and demand" seem to be "played out".

A system of buying forward is adopted in regard to candles, jams, marmalade, and other articles, by which the buyer agrees to take a certain quantity by a given date at a certain price, Fall and Rise. the very satisfactory condition being attached, that if the price should go down the buyer would be given the advantage of it, but in the event of a rise, his contract price would hold good. This plan presents no risk to the retailer, so long as he is careful not to contract for a larger quantity than he can dispose of, and the object of it seems to be simply to secure as large a portion of his trade as possible while he is in the mood for it.

A feature of forward buying that must be kept in sight is the uncertainty as to the time when delivery will be given of goods bought "to arrive". The uncertainties of shipping, Goods "To Arrive". and the delays of unloading and docking vessels, especially in times of "strikes", are so great that very little reliance can be placed on vague statements such as "to arrive about 14th of November", and the retailer who is depending upon his goods arriving at that time may be compelled to buy a supply of "ready" goods to go on with, and thus find himself with a double quantity of that particular commodity, and meantime perhaps the market price has tumbled down.

Not the least evil of forward buying is that men who make fortunate contracts are sometimes tempted to go on retailing the

goods at a low rate—perhaps even below the actual wholesale value. They argue that they bought well and are getting a fair profit, and there is no need to advance retail prices. This is, of course, bad for the less fortunate retailers who may have to “follow suit”, makes bad feeling, and demoralizes the trade. Neither is it a sound business principle. The retail price should be based upon the market value of the stuff and not upon some fortunate contract which might another time turn out badly.

Note also—what many traders forget—that many good grocery businesses have been ruined by drawing out capital to invest in other things. Never draw capital out of the business until there is a surplus for investment after paying cash for all purchases. Very few investments pay interest equal to the amounts which can be obtained as discount by buying on cash terms; and however good the investment there is always some risk of loss, whereas in taking discount there is none. Grocers have been known to invest money at 5 per cent while buying dried fruit net at two months, when by paying at one month and taking 1 per cent discount they could make 12 per cent per annum, and by paying cash in seven days could effect a further saving.

We may conclude by quoting from “An Old Grocer” a few hints he good-naturedly offered for the benefit of a novice who had Hints to a Novice. asked advice. “By analysis (he writes) I find that the following six departments make up two-thirds of my trade:—Tea and coffee, sugar, bacon, cheese, and butter. These are the things which ‘Young Grocer’ must buy well if he wishes to live. The hundred-and-one proprietary articles, &c., which make up only one-third of his trade, he must be content to buy badly (as far as ‘taking a quantity’ is concerned) as long as his trade is small. Let him pay cash and be independent. This means that he can improve the quality of his goods and keep custom. With a small trade, of course, he cannot buy so well in these six articles as a ‘big man’, but he can buy well, and he must be content to sacrifice the profits gained by taking whole grosses of sauce, cases of soap and oats, and so on (which lock up his capital in unsaleable stock), and so keep his money free to save those extra prices on two-thirds of his trade. Here he loses a large amount of profit without knowing it, in order to gain a small

extra sum by buying too much of things that are a curse to the small man."

II. THE STOCK: TERMS AND WARRANTIES

The stock which the modern grocer handles is of such a varied character, and is drawn from so many markets, that the subject of the terms and conditions on which it is purchased is a large and complex one, and necessitates a careful and systematic study if the best terms are to be secured by the buyer. Even with regard to that large and ever-increasing branch of the trade known as "proprietary articles", manufacturers have each their own particular system of terms and discounts, and perhaps it will be well to deal with these first.

On giving a first order to any firm the buyer should ascertain the "terms", *i.e.* the date when payment will be due, and the discount allowed off the gross amount of the invoice. If the order is given through a traveller a note should be made of these particulars to avoid after-disputes and unpleasantness. The following, for example, appears on a wholesaler's invoice which lies before us:—"Terms, 28 days, interest charged on overdue accounts. No packages credited until received in good condition. No claims allowed unless made within 7 days from date of invoice." Having secured "rock-bottom" prices and terms, as the keen buyer with plenty of capital will do, he should fulfil his part of the bargain by keeping strictly within those terms, paying within the time and without any further deduction than that agreed to. This is only fair, and any attempt to go beyond the specified terms is sure to bring its own reward in future transactions.

Many houses—perhaps most—have "special" terms, somewhat better than those stated in price lists and advertisements, which they grant to buyers whose trade they wish to cultivate and whose transactions and good name inspire confidence. Such terms are a matter for mutual arrangement between the parties, and, as they are exceptionally advantageous to the buyer, he should be extra careful on his part to abide by them strictly. The best wholesale houses are the strictest in regard to their terms, and the following instance from real life will show how exacting

they are. A large firm of retailers had secured special terms with a certain leading wholesale house, and the first time they remitted the month's account (which ran into three figures) they omitted to include an odd penny. That penny was carried forward to their debit on the next month's account. It seemed, at first sight, a ridiculous piece of meanness on the part of the wholesalers, but the retail firm saw that it was intended to remind them that the terms were agreed upon on both sides and no further concession could be made, and the result was that the retailer regarded the house with all the more respect for the incident, and, of course, did not offend again.

In the absence of any "special" terms, the conditions as to payment which a firm may print upon its price lists or invoices are binding, and it is therefore important to note anything that may be so printed. Specially should it be noted that some firms do not authorize travellers to collect accounts, and if an intimation to that effect is given upon the invoice, the retailer who pays a traveller does so at his own risk. This has been a fruitful source of litigation. Of course, if payment is always made by means of non-negotiable cheques there is little fear of any such dispute arising, as such a cheque would be useless to anyone but the party in whose favour it was drawn.

Some wholesale houses render a statement of account a few days before the amount is actually due, and in other cases where very short credit is given no further notice is given beyond the invoice. In the latter case, therefore, a memorandum should be made when the invoice arrives of the date on which a remittance must be made, or otherwise the prompt may be exceeded and the discount lost.

In regard to goods bought in bulk, particulars as to trade terms and conditions are to be found in the recognised trade annuals; but, while they are those in general use, and would be binding in the absence of any special arrangement, it must not be concluded that in every case they would be adopted by a wholesaler.

Various large firms of merchants, importers, agents, "sundries men", and others issue what are called "prices current", or lists of goods offered at stated prices "subject to market fluctuations without notice and the goods being

unsold on receipt of orders". From one of the largest houses supplying retailers with a vast variety of goods the following are quoted:—

LONDON AND LIVERPOOL CONDITIONS OF SALE. Satisfactory references required from strangers. Interest at the rate of 5 per cent per annum (*i.e.* 1*d.* in the £ per month) allowed for prepayments, and charged when payments are not made at the due dates. Where various prompts and discounts are mentioned, as in the case of Sugar, it is of course understood that the price charged will vary according to the terms.

Vendors' Lien.—Although goods may be offered, or a sale made, on credit terms, we reserve the right of demanding payment before delivery.

Payments.—English cheques to be crossed "London and County Bank"; Irish cheques, "Royal Bank of Ireland"; Scotch cheques, "National Bank of Scotland". Amounts can be paid in to our credit, free of charge, at all branches of the London and County Bank.

Offers.—All offers and quotations are made conditionally on markets not having risen, and subject to goods being in stock when orders are received, and to the conditions of *force majeure* as understood on the Continent; no responsibility is taken for delays in deliveries in case of strikes.

Sugar.—Sugars in London and Foreign Refined Sugars are sold upon the terms contained in the printed conditions of the London Wholesale Sugar Dealers' Association. In Liverpool Raw Sugars and Liverpool Refined Sugars are sold on Liverpool Refiners' terms.

Canned Goods.—The nominal weights of tins are not guaranteed. No claims can be entertained unless they are made immediately upon receipt of the goods, nor can any warranty be given, nor any allowance be made in the case of parcels remaining uncleared more than seven days from the date of purchase.

Dried Fruit (except in some cases with Imperials in wood) is sold in London at re-weights, customs tares and trade drafts. In Liverpool it is sold on landing weights, with customary drafts and tares, or on re-weights and tares but without draft; in the former case the draft is held to cover any slight difference in weight arising from weighing packages singly.

War Risks.—War is to be considered as cancelling all contracts which the sellers are prevented from executing, wholly or in part, by the outbreak or its results.

Fire Risk.—We hold ourselves responsible for the market values of our Customers' Teas, the Warrants for which are left in our hands after prompt or payment. Standard Sugars are dealt with specially under the terms of the London Wholesale Dealers' Association. Other goods are covered by us against fire to the extent of their market value up to the time of delivery or the day of prompt, after which they are entirely at buyers' risk.

Marine Risk.—Unless instructed at the time of purchase, we do not effect Marine Insurance, and any loss or damage in transit falls upon the buyer. We can always take out Floating or Specific Insurances, if desired to do so, at the cost of the buyer. War risks can only be covered by special arrangement.

Transit Risk.—Unless specially arranged to the contrary, all goods are sold ex warehouse, and are at buyers' risk on and after delivery to carriers.

General Empties.—Those Cases, Bags, &c., which are charged will be allowed

for at the same value if they are received back within a month from purchase. Half-puncheons of Molasses are charged for, but are not returnable.

Wine and Spirit Empties.—When bottles, cases, bottle envelopes, spirit jars and casks are charged for separately, their value will be allowed if they are received back within six months from date of purchase. A charge of 1s. per dozen will be made for bottles, unless otherwise stated, except in the case of Sparkling Wines, Still Hock, Moselle, and Liqueurs.

Customs Duties.—Quotations are always subject to any imposition of duty by Government, or to any increase in the existing rates.

Proprietary Goods.—The descriptions, weights, qualities, &c., are those given by the manufacturers, and we can accept no responsibility for their correctness.

The “terms of credit” quoted by the same house are as below:—

Net Cash: Customs duties. Proprietary Wines and Spirits.

14 days, less 2½ per cent discount: All London Refiners’ Sugars. Liquorice by Credit the chest. Liverpool: Dried Fruit (except Evap. Apples, Evap. Apricots, Terms. Evap. Peaches, Evap. Pears, Plums in bottle, Californian Plums, Raw and Refined Sugars, and Rice).

One Month, less 1 per cent discount: London Refiners’ Sugars if desired. Raw, Foreign Refined, and Molasses if desired. Raw Coffee. Dried Fruits (except Dates, Almonds, Peel, Imperials, and Fancy Fruits).

One Month net: London Raw Sugar, Foreign Refines, Green Fruits, Canned Meats, Nuts, Peel, Imperials, Dates, Fancy Fruits, Almonds, Rice, Spice, Farinaceous and Miscellaneous Goods. Cigars.

Two Months net: Wines (duty paid), Spirits, Roasted Coffee, Sugar and Fruit (bill) by special arrangement. Blended Tea.

Three months: Tea and Wines (in Bond).

By way of comparison we quote the following from one of the largest American houses doing similar business:—

Terms.—All goods billed and shipped are subject to the following terms and conditions, excepting when the purchaser sells out or mortgages his stock of goods American or an execution or attachment is issued against him. In either of the Terms. above cases the account matures at once, whether the time has expired or not. To merchants of approved credit we sell on time as follows:—

4 months on teas in original packages.

60 days on all other goods quoted excepting those specified in the price list as 30 days.

On all other goods ordered from us which we do not quote or carry in stock, 30 days.

All bills are payable at our office free of exchange, collection charges, and express charges.

Discounts.—When remittances are sent so payment reaches us within ten days from date of invoice, cash discounts will be allowed as follows:—

From 4-month bills ...	...	...	...	4 per cent.
From 60-day bills ...	...	...	...	2 per cent.
From 30-day bills ...	...	...	...	1 per cent.

When remittances are sent so payment reaches us after ten days from date of invoice, interest at the rate of 12 per cent per annum will be allowed for unexpired time. When invoices are paid after maturity we claim the privilege of charging interest at 7 per cent per annum for the excess time.

Special Notice.—Unless otherwise especially specified all goods are sold f. o. b. cars in Chicago. Explicit shipping directions should be given with each order, otherwise we will not be responsible for misshipments, should any occur.

The tendency of the last few years towards legislation against the adulteration or "faking" of any kind of substance used as human food renders it of the highest importance ^{Warranties with Goods.} that the retailer, who in many instances has to bear the brunt of any such adulteration, whether or not he is the adulterator, should secure himself as far as may be by getting the fullest possible warranty with everything that he buys that is at all likely to come under the eye of the law. The exact nature of such warranty varies according to the article it is applied to, and also as the law may from time to time be interpreted or altered. The best protection the retailer can have is, perhaps, that he should deal as far as possible only with firms who have a high reputation for commercial morality, and whose goods have earned a reputation too valuable to be risked by specious forms of adulteration. But it is also very necessary that the retailer should get specific warranties, especially with certain descriptions of goods. We give elsewhere hints respecting articles of general consumption which require *special* watching, and as to which a specific warranty should be obtained. But as new articles are constantly coming on the market, or old articles in new garb, precautions should always be taken against any possible trouble arising from impure or impoverished, or falsely-named articles of food. It should also be remembered that under the adulteration laws an offence may be committed by mis-description, or by some "adulterant" which is added to the article not to cheapen it but to improve it.

The form of the warranty is of importance. Such forms as "sold as imported", "guaranteed pure as imported", "guaranteed sold as imported", are of no legal value. A grocer ^{Proper Form of Warranty.} gives an implied warranty with every article he sells, consequently he must protect himself in regard to every article he buys. This he may do by insisting that the wholesalers from whom he buys any goods affected by the Food and Drugs Acts

shall place on all invoices the words: "All goods named in this invoice are warranted genuine". If these words are either signed or initialled by the supplier the buyer will be protected, provided the goods to which the invoice refers are named, not simply indicated by a capital letter. It is possible that if the warranty suggested above is printed on the invoice it would hold good without being specially initialled or signed, and in special circumstances a printed label has been so admitted; but, as section 25 of the Sale of Food and Drugs Acts, 1875-79, says that a warranty must be "written", the initials or signature of the person giving the warranty should be obtained if possible.

It will be noted that the word "genuine" is adopted in the above form of warranty in preference to the word "pure". An article may be perfectly "pure" in that it has had nothing added to it, yet it may not be "genuine" because it has had something taken from it. To give an example: If you take cream from milk you have still "pure" milk; it has not been adulterated. But it is no longer "genuine" milk, because you have taken away from it a constituent part of considerable value. So that the word "genuine" is the more comprehensive.

The first essential in an invoice of any goods for which a warranty is obtained is, let us repeat, that the name of the article itself should be fully written. If, for instance, the invoice is for 5 casks of butter, it should read "5 casks butter" and not "5 casks 'S.P.Q.'" or some other "mark".

There are many wholesale firms who never give a warranty unless it is demanded by the buyer, and grocers should see that their wholesalers are kept "up to the mark" in this respect by promptly returning all invoices not bearing a warranty where one should be given, in order that it may be added. The probability is that future invoices would be properly warranted without special request.

Warranties
should be
insisted on. It has been held that even a form of warranty on the invoice is not altogether sufficient if the retailer has not taken other reasonable precautions, such, for instance, as to assure himself of the *bona fides* of the person or persons he bought the goods from. Where considerable quantities of any particular article are handled it will be a good investment to have occasional samples analysed by an independent analyst, and this precaution would, in the event

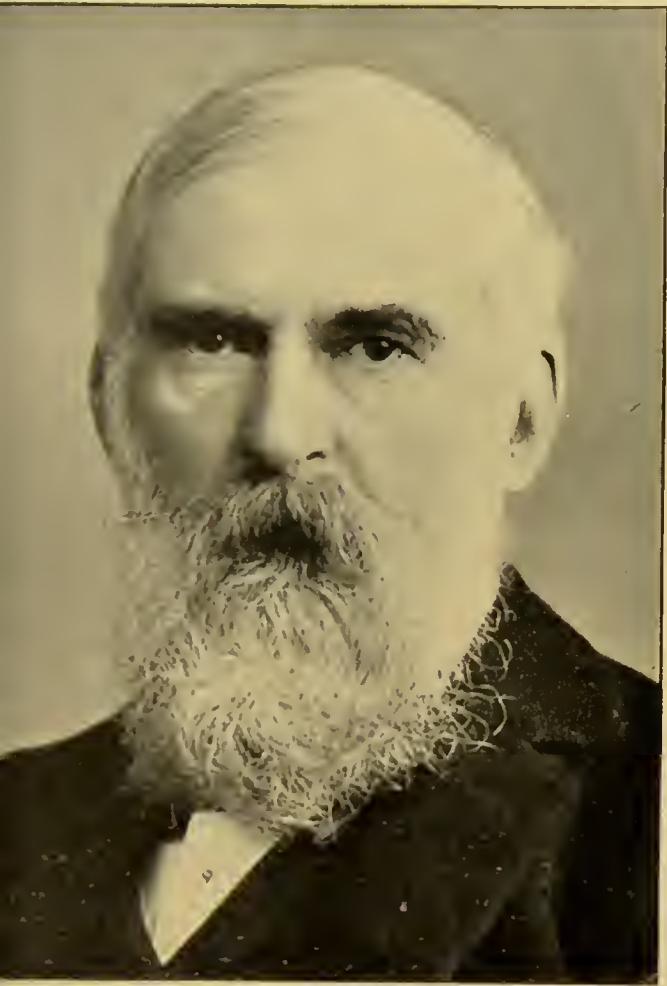
The Right Hon. Sir JOHN TOMLINSON BRUNNER, Bart., the chairman of Brunner, Mond, & Co., Ltd., the largest alkali manufacturers in the world, was born in Liverpool in 1842. In 1873 he joined with the eminent German chemical inventor, Dr. Ludwig Mond, F.R.S., in founding the alkali works at Northwich, in Cheshire. He was Liberal M.P. for the Northwich division of Cheshire in 1885-1886, and from 1887 to 1910. He has been a munificent patron of the University of Liverpool and a benefactor of several Cheshire towns. He was created a baronet in 1895.

Sir WALTER GILBEY, Bart., head of the well-known firm of wine merchants, W. & A. Gilbey, was born at Bishop Stortford, in Hertfordshire, in 1831. It was not until he had had experience in several capacities, including a post in the Army Pay Department in the Crimea, that he started the firm with which his name is now associated. He was created a baronet in 1893. On the 3rd March, 1901, he was presented by the King (then Prince of Wales), on behalf of some 1300 subscribers, with his portrait and also that of Lady Gilbey, in recognition of his services in the revival of the national industry of horse-breeding.

Mr. GEORGE CADBURY, chairman of Cadbury Bros., Ltd., was born in Birmingham in 1839. Both parents were members of the Society of Friends. When Mr. George Cadbury joined his elder brother, the late Mr. Richard Cadbury, in the business, it was very small and on the decline, only about one dozen hands being employed; at the present time some 3600 are employed. Mr. Cadbury planned the model village at Bournville, which has now about 2500 inhabitants. It is in no way connected with his works, and has been handed over by him to the nation, so that the money derived from the rents, &c., may be used for starting model villages on the same lines in other places. In 1902 he became principal proprietor of the *Daily News*.

Mr. WILLIAM HESKETH LEVER, head of the firm of Lever Bros., Ltd., the famous soap manufacturers, was born in Bolton in 1851. He has built a model village in connection with his works at Port Sunlight, but open for residence to employees of the firm only. He rendered great assistance in the founding of the Grocers' Federation and its Benevolent Fund. He was member of Parliament for Cheshire (Wirral) in 1906-1910.

LEADING MEMBERS OF THE TRADE



RIGHT HON. SIR JOHN T. BRUNNER, BART.



SIR WALTER GILBEY, BART.



GEORGE CADBURY, J.P.



W. H. LEVER

of a prosecution, tell strongly in the defendant's favour, as showing that he took every care to ensure the purity of his goods.

The following list of abbreviations, more or less in common use in commercial letters and documents, may be found useful for reference:—

Commercial Phrases.

@	to or at.	c/o	Care of.
A/C	Account current.	C.O.D.	Cash on delivery.
A/c	Account.	C/P	Charter Party.
A/d	After date.	Cr.	Credit.
A/O	Account of.	Ctge.	Cartage.
A/P	Account paid.	Cum div.	With dividend.
A/S	Account sales.	Cum. pref.	Cumulative preference.
A/T	American terms.	D/A	Documents attached.
A/V	<i>Ad valorem.</i>	d/a	Days after acceptance.
B/d	Bank draft.	Dbk.	Drawback.
B/D	Brought down.	D/d	Day's date.
B/E	Bill of Exchange.	Def.	Deferred.
B/F	Brought forward.	Dft.	Draft.
B/L	Bill of lading.	Dis.	Discount.
B/O	Brought over.	Div.	Dividend.
B/P	Bills payable.	D/N	Debit note.
B.P.B.	Bank post bill.	D/O	Delivery order.
B/R	Bills receivable.	d/p	Documents against payment.
B/S	Bill of Sale.	Dr.	Debtor.
Bxs.	Boxes.	D/S	Days sight.
C/	Case.	D/W	Dock warrant.
C. and F.	Cost and freight.	Ea.	Each.
C.f.i.	Cost freight and insurance.	e.d.	ex dividend.
Cge.	Carriage.	E.E.	Errors excepted.
Cge. fwd.	Carriage forward.	E. and O.E.	Errors and omissions excepted.
Cge. pd.	Carriage paid.	e.g.	for example.
Cgo.	Contango.	E.I.D.	East India Dock.
C.H.	Custom House.	Enclo.	Enclosure.
Chgs.	Charges.	Ex	Out of, or without (Except, ex div. &c.).
Chgs. fwd.	Charges forward.	Ex div.	Without dividend.
Chgs. pd.	Charges paid.	F.a.a.	Free of all average.
Chq.	Cheque.	F.a.q.	Fair average quality.
Cie.	Compagnie.	F.a.s.	Free alongside ship.
c.i.f.	Cost, insurance, freight.	F.f.a.	Free from alongside.
c.i.f. and c.	Cost, insurance, freight, and commission.	F.g.	Fully good.
c.i.f.c. and i.	Cost, insurance, freight, commission, interest.	Fir.	Firkin.
ck.	Cask.	F/o	Firm offer.
cks.	Casks.	F.o.b.	Free on board.
C/N	Credit note.	F.o.r.	Free on rail.
C/O	Cash order.		

F.o.t.	Free on trucks.	O/d	On demand.
F.p.	Fully paid.	O/o	Order of.
Fr.t.	Freight.	%	Per cent.
Fwd.	Forward.	‰	Per mille.
G.o.b.	Good ordinary brand.	O.P.	Over proof.
gr.	Gross.	O/pd	Overpaid.
gr. wt.	Gross weight.	Ord. No.	Order number.
Guar.	Guaranteed.	o/t	Old terms.
Hf. Chts.	Half-chests.	P.A.	Particular average.
Inst.	Present month.	P/A	Power of attorney.
Int.	Interest.	P. and L.	Profit and Loss.
In trans.	<i>In transitu</i> ; on the way.	P.C	Price current.
Inv.	Invoice.	Pcl.	Parcel.
Inv. doc./att.	Invoice with documents attached.	Per	By or through.
I.O.U.	I owe you.	Per pro. (or p.p.)	Per procuration.
J/A	Joint account.	Pkge.	Package.
Kilo.	Kilogramme.	pm.	Premium.
£E.	Pounds Egyptian.	P.N.	Promissory note.
L.A.T.	Linseed Association terms.	P.O.	Postal order.
L/C	Letter of Credit.	Prox.	Proximo; next month.
L.D.	London Docks.	P.S.	Post scriptum.
Max.	Maximum.	P.V.	<i>petite vitesse</i> , goods train.
M/d	Month's date.	R/D	Refer to drawer.
Mdse.	Merchandise.	S.C.D.	Surrey Commercial Docks.
Memo.	Memorandum.	S/D	Sea damaged.
Min.	Minimum.	S.N.	Shipping note.
Mks.	Marks.	S.P.	Supra protest.
m/m	Made merchantable.	Stg.	Sterling.
M/O	Money Order.	Super.	Superfine.
Mo.	Month.	T. and dft.	Tare and draft.
M/s	Month's sight.	T.D.	Tilbury Dock.
M.S.C.	Manchester Ship Canal.	T/q	Tale quale.
N/A	No advice.	Ult.	Last month.
N.B.	<i>Nota bene</i> ; mark well.	U.P.	Under proof.
n/c	New crop.	V.D.	Victoria Dock.
n/m	No mark.	Viâ	By way of.
N.S.F.	Not sufficient funds.	W.B.	Way bill.
n/t	New terms.	W.I.D.	West India Dock.
o/a	On account.	W.W.	Warehouse warrant.
o/c	Overcharge.		

The phrase "Free on board" means that the shipper's liability ceases as soon as he has delivered them on board the vessel; risks and charges afterwards are the consignee's. Goods "c.i.f." are goods sold at a price which covers insurance and freight to the port named. The liability of the seller ceases with the shipment of the goods and the transfer of the bill of lading (always provided

the latter is perfectly clean) and insurance policy. The purchaser of a c.i.f. consignment is thus put in the same position as if he had purchased f.o.b. at port of shipment.

12. THE STOCK—RECEPTION AND STORAGE

Good stock-keeping is quite as important as good buying, perhaps more so, for the advantages gained by the keen buyer who knows his markets and watches his opportunities may easily be more than lost by want of proper care and supervision in storing the goods until such time as they are handed over to the consumer. Happy is the grocer who has a spacious cellar, a dry warehouse, and a convenient goods entrance, where goods may be dealt with in the "unpacking" stage without disturbing the serenity of the shop proper. But good premises do not necessarily mean good stock-keeping any more than small and inconvenient premises mean bad stock-keeping. As a matter of fact, a roomy establishment is more likely to produce the latter, for it offers more facilities for the hastily pushing on one side of goods and packages and the accumulation of debris, which in a smaller place would produce an entire block, and would *have* to be removed.

In our typical London shop the cellar is under the shop, and equal to it in area. It is reached by a flight of stairs from one corner, and has one entrance from the pavement under one of the windows in front for the reception of goods. A part of the cellar, which is fairly high-pitched, is divided off with a lock-up door. This section is fitted with racks and bins for holding the reserve stock of wines and spirits. Another section is fitted as a locker for provisions—butter, cheese, &c.,—with cool slate shelves. There are also shelves for bottled beer and stout, and a set of cupboards for soap. As the proper keeping of all the above commodities requires a uniform temperature to be maintained, as far as possible, it will be seen that the cellar is a most useful adjunct to the grocer, being often both cooler in summer and warmer in winter than a more exposed situation, as, for instance, the shop.

The warehouse is situated behind the shop. It has a back

The Cellar.

entrance through which all goods are delivered, thus saving the confusion incident on bringing them through the front of the premises amidst the serving of customers and the retail business in all its detail. Here are found bins for the holding of sugar, shelves for "Italian" goods, as sauces, jams, pickles, &c. A part of the space is boarded off for the purpose of tea blending and mixing, and thus the dust, inseparable from those operations, is confined in a space where it can do no harm to other goods. In the warehouse are shelves for the unused paper bags and twine, and leading from it lavatory accommodation for the staff, with pegs for their hats and coats. More warehouse-room is found above the shop, which is reached by a broad flight of stairs. Here, on the first floor, is a space devoted to brooms, brushes, and turnery, comprising such household necessaries as leathers, knife-boards, housemaids' boxes, and much of the apparatus of "spring-cleaning" and the kitchen. Another room is used for coffee-roasting and grinding, and a third for the private office and sample-room of the proprietor.

Obviously the first thing to assure one's self of in handling stock received is that the goods are delivered in good order, and correct as to quantity and description. The railwaymen should report what they have brought before commencing to unload from their dray or "lorry". A space can then be cleared for the reception of the goods, and often they can be placed at once in the position they are intended to occupy until sold. Considerable labour will thus be saved, and when a man has a bag of sugar or tapioca on his back it is no more trouble to him to set it down in the space allotted to these goods than to land it in the middle of the warehouse, whence the grocer's man will have to remove it soon afterwards. These railway lorrymen, by the way, can be very good friends to the grocer if he will "tip" them an occasional twopence, and save him many an hour's back-aching work, for (without unfairly taking up their time), instead of merely dumping the goods inside your premises, they will stack a dozen chests of tea neatly on top of one another, tip the sack of peas or oatmeal straight into your bin, place that six-hundredweight box of bacon the right way up for opening, and handle your goods generally

with greater care and cleanliness; so that it always pays to keep "on the right side" of them.

On signing the railway-sheet, see what you are signing for and see that you have got the goods correct, at least as far as a cursory first examination can reveal. It may seem to some to be superfluous to say this, but we have repeatedly seen instances where a grocer or his assistant has signed the sheet in such a mechanical way as to actually sign for goods delivered to another tradesman. Railway companies not infrequently "cross" consignments of similar goods, and if such mistakes are not detected on delivery, a great deal of trouble is involved in correcting them. Hence the addresses on packages should be noticed, so that you may be sure you have got your own consignment. Goods sent "under mark" are very liable to get crossed with others, and as it sometimes happens that the goods arrive before the invoice, the mistake may not be found out until the goods are all unpacked. We wonder that wholesale houses do not adopt the simple plan of putting a label with the consignee's full name and address on every package of small consignments, and that the railway companies do not refuse to accept such unless so addressed. Of course we do not now refer to bags of sugar and soda and heavy goods which are frequently sent "ex wharf", but to casks of pickles, cases of dry goods, proprietary articles, &c.

If any damage or shortage appears, the carman's attention should be called to it and a note made on his sheet. A single word will often suffice—"damaged", "pilfered", "damp", "leaking",—with the signature, to make it much easier to establish the subsequent "claim". With goods that cannot be readily examined, and that are liable to breakage, such as casks of pickles or jams, cases of eggs, &c., a "not examined" receipt should be given. Pilferage frequently occurs on railways and canals. Especially is this so just before Christmas-time, when probably the great quantity of goods gives more facilities for it, and the seasonable dainties also prove more tempting. Such cases are frequently very difficult to detect until the goods are unpacked, and extra vigilance should be used as to packages that are easily opened and refastened. Boxes of Valencias and prunes and cases of tinned goods are frequent sources of pilferage, and as sometimes a brick is put in by the

thief to fill the gap he has made, even a checking of the weight gives no clue. We once saw a case of pine-apples, one tin of which had been opened and emptied and replaced in the case so that the others should not roll about and betray the theft. In such cases the "not examined" receipt is often a great help to the grocer. In any case all goods should be unpacked as soon as possible after arrival, and if any fault is found, both senders and carriers should be at once advised of it.

The subject of railway rates need not now detain us, but it may be well here to warn the reader of a common practice of railway companies that he should be on his guard against: it is that of dividing a consignment, and charging the freight in two sums instead of one. To give an instance: You buy two chests of Ceylon tea and one chest of Indian, and your wholesale house hands these to the railway company as "three chests of tea". But the company brings you the two chests of Ceylon on Monday, with a bill for the carriage, and the chest of Indian on Tuesday, with a separate bill. A study of the "scale" will show you at once that by doing so they get 10*d.* or 1*s.* more out of you than if they had invoiced them altogether in one lot. Whether this is done by accident or design we will not say; but it *does* happen, and the grocer will do well to watch for it, and insist on the charges being corrected.

In checking off the goods by the invoice, mark the price charged for bottles, packages, &c., upon them, so that when you come to return them you will be able to see you are receiving full credit for them. Mark the packages also with the date or other distinguishing mark, so that you can always tell when and from whom you received the article. "You ought so to arrange things that you can tell the source and date when received of every article you sell", says a practical authority.

Invoices as they come in by post are usually placed on a file and ticked off as the goods arrive, and then put on *another* file or in a drawer, whence they are taken to be entered up into the bought ledger, and finally filed for reference. Some prefer to file them all together in order of date, and others—and we think the better way—file alphabetically by means of one or other of the excellent cheap files which can now be obtained at any good

stationer's. The great advantage of the alphabetical arrangement is that the invoices received from any one firm are all filed together, and this is most useful when referring for cost prices, "marks", or quantities of goods bought.

The goods having been duly checked from the invoice, the package, if "returnable", should be at once fastened up, addressed, and put ready to go back at first suitable opportunity.

It frequently happens that in unpacking cases or casks of small goods, such as sauces, essences, preserves, &c., an article may get thrown out with the straw, and if any shortage is detected a search should be made there. This same straw, by the way, should be properly economized; if you have a horse you will know what to do with it, but if you have not don't throw it on the refuse-heap, but keep it clean and dry, and sell it cheaply to one of your customers who has.

Make a rule of checking everything that comes in, and you will be surprised, if you have not hitherto done it, how much this will save you in the course of a year. It is said there are travellers who use on their orders such cabalistic signs as "N.S." and "N.C.L."—which *may* mean "No big scales", and "Never checks lard"!—*Verb. sap.* As to goods sold by the dozen or gross, such as proprietary articles, the best houses have such good systems of checking that mistakes seldom occur; at the same time they *do* happen, and it is just as desirable that you should see that your goods are correct as to see that you get the correct change when you buy a railway ticket or a hat. The checking of proprietary articles is so easily done, too, for they are usually packed in parcels or boxes of standard sizes. When we come to goods sold in bulk more trouble is involved in checking weights, but it will be wonderfully instructive to turn out every pail of lard in a consignment and record the exact net weights, or to keep an exact account of the box of bacon or hams, and an allowance for shortage may often be the reward of vigilance in this direction. Boxes of macaroni and vermicelli and crystallized fruits are frequent offenders in the matter of short weight. Paper bags and wrapping-paper, too, not infrequently turn out short. The same may be said of wrapping twine. Biscuit-bags, bill-heads, and other articles bought at per thousand can easily be approximated by weighing a hundred of them and then

Check your
Goods always.

weighing the whole lot, and calculating the number from the weight.

It will be found useful to mark many goods on arrival with the cost price. Such are chests of tea, chemicals, spices, brushes and brooms, rices, and the less familiar of the proprietary articles. This plan saves much troublesome reference when stock-taking or giving special quotations. Cost prices would, of course, be marked in a private mark, selling prices in plain figures. For private marking the system generally adopted is to take some word containing 10 letters, such, for instance, as Cumberland, each letter standing for a figure—

C U M B E R L A N D
1 2 3 4 5 6 7 8 9 0

Where large quantities of goods are received, it is well also to have some simple way of marking them, so that a glance will show when they were taken in. Here is a simple method: Supposing the storeman receives a line of 25 cases salmon on January 29. When he has stacked it he will mark two cases at the top and two at the bottom of the stack (or, better still, if it is not too much trouble, every one of the cases) with a thick lead-pencil or brush and ink, in the following manner: 25/29 A. The figures 25 show the number of cases taken in, the 29 the date, and A stands for the first month—January. Now on February 1 another delivery of 25 cases comes to hand. He marks them 25/1 B, or 25 cases on the first day of February. The store-keeper, having made several purchases of the same line of goods at different dates, finds that one marked 25/1 B, although of the same brand, is, through age, inferior and not up to sample. If the storeman had not marked the cases when received, the dates being so close together it would be almost impossible to be sure from which merchant they were received. But reading the marks on the case, he can turn up his goods-wanted book at the given date and find out at once from whom the purchase was made, and at once notify the firm.

The smaller articles of stock, including the many tinned and bottled goods a grocer now sells, will go on the shelves in the shop, any old stock being *first removed* and afterwards put *in front of* the new, so that it cannot fail to be used first. This is a point on which it is impossible to put too much importance, for

neglect to use goods in rotation is the most common cause of spoiled and soiled stock. While this applies with special force to some articles that deteriorate more rapidly than others, such as baking-powder, corn-flour, cocoa, farinaceous foods, &c., it applies to all articles more or less, and new stock of any kind should NEVER be put in front of old.

Stock that is not in use on the display stands or in the window should have regularly allotted places on the shelves, so that it can be readily found. A methodical plan, moreover, prevents ordering too soon, or, on the other hand, “running out” Places for Stock. of particular articles. The outer wrappers should not be removed excepting from such bottles and packages as stand in the front rows of the more prominent shelves, where a little colour and smartness is desirable. The positions in which to keep the various descriptions of goods should be selected with a careful regard to their suitability. For instance, it may happen that a certain wall is slightly damp, and while it will not do on any account to place packages of corn-flour, or cocoa, or pots of jam here, the shelves can be filled up with canned goods, mineral waters, or other articles that cannot take any harm. Shelves near the ceiling are naturally unsuited to such goods as it is necessary to keep cool, especially if the shop is not particularly well-ventilated. Candles and night-lights, for instance, if stored in such a place, may make their wrappers greasy, and get stuck together. When packing candles on a shelf, by the way, be careful not to allow the end of the parcels to project over the edge of the shelf or over the edge of another parcel, or in warm weather the result will be a number of candles bent out of shape. The larger and stronger packages should be placed near the floor, and it is a very good plan to have the bottom of your fixtures raised a couple of inches from the shop floor, as this will prevent saw-dust and dirt getting amongst the goods, and also save them from bruises from one’s toes. Great care must be taken to keep scented articles, such as toilet soaps, washing-powders, blacking, matches, candles, &c., away from goods that are liable to absorb scent, and consequently flavour, from them. Tea, butter, corn-flour, baking-powder, flour, may be mentioned as being particularly susceptible in this way, but many other goods to a lesser extent become contaminated by proximity to scented articles such as those mentioned.

Drawers form the most convenient receptacles for dry goods sold in bulk, as rice, sago, sugar, spices, &c., and, as said elsewhere, should be filled up every morning if necessary from the warehouse, so that customers need not be kept waiting. The entire contents of each drawer should occasionally be turned out, and the drawer itself be brushed out to remove any traces of insect grubs as well as any stuff that may be inclined to cling round the edges and become sour or stale. Drawers that are not in prominent view of the customers may be labelled with the description of article they contain, and every drawer, canister, &c., should be marked somewhere with the tare weight, to facilitate stock-taking.

Canisters are commonly used for loose tea and need no special comment. It is well, however, to keep an eye to them in case, by accident, they get interchanged as to position, and possibly 2s. tea is sent out as 1s. 6d. Another possible source of error with canisters is the practice of marking prices on the inside of the lids, for as these are interchangeable they may become very misleading.

Papers and bags may be either "strung up" or laid flat on a shelf, arranged according to size. While cap and sugar papers, &c., are most convenient if strung and hung up, we prefer a shelf for bags and for tea-papers, as the hole made by stringing these gives an untidy appearance to them.

Brushes and brooms may be strung in half-dozens, and hung from hooks in the ceiling, but not too near gas-jets, or the bristles become hard and brittle, and discoloured with smoke. Brooms, if put on a shelf, should not be pushed right back until they touch the wall or they will be crushed out of shape.

In the warehouse and cellar order and cleanliness are quite as desirable as in the shop if the stock is to be kept in the best condition. A broom at hand to sweep up after unpacking will save vexation, and once a week the warehouse should be thoroughly swept and the floor washed if necessary. Every spring, warehouse and cellar will benefit greatly by a coating of whitewash, which not only brightens up the place and reflects more light than dirty walls, but also serves the useful purpose of destroying lurking flies and moths, which, by producing grubs in oatmeal, ground rice, &c., do no end of harm to these goods.

An important point to look to is the matter of drainage. If this is defective, bad smells may pollute the stock (butter being especially susceptible), to say nothing of the great danger to health of those employed on the premises. A few buckets of water should be poured down every drain occasionally to keep all sweet and "trapped".

Damp is a frequent source of loss and trouble to the grocer, and is a difficult enemy to fight if the warehouse has not been built with a proper "damp course" and a good fireplace. A good plan is to keep everything away from the walls, allowing a few inches of space for the air to circulate. Goods should also be raised from the floor a foot. This can easily be done with the aid of a few blue bricks stacked three deep at intervals, with some rough, strong timbers laid along them, making an impromptu platform where bags of sugar and other things will be fairly dry.

Wooden casks of various sizes form most useful receptacles in the warehouse, and, we think, for some goods are preferable to metal bins, as they are not so air-tight. Meal of various kinds, for instance, is apt to "heat" if kept too close, and if anyone doubts this, let him fill an ordinary biscuit tin with crushed linseed, and keep the lid on for a few weeks and see (or smell) the result! The best covers for casks are those made of galvanized iron with a deep rim. These can be made to order to any size, are effectual excluders of dust, damp, and mice, and have the additional recommendation of being inexpensive. A useful set of shelves can be extemporized in a few minutes by simply piling up empty "Tate's" boxes with the open side outwards. This arrangement, indeed, has advantages over a more expensive and elaborately-built fixture, for it can be extended or diminished in size at will by simply adding to or taking from the number of boxes.

Sugar turned out into large casks (the old-fashioned Demerara hogsheads are admirable) will keep drier and better than in bags, and can be readily scooped out by a shovel kept for the purpose, and carried into the shop in a clean lard-pail. These hints are given for the benefit of those who cannot lay out a lot of money on properly-made bins and special utensils. Sugar-bags, sacks, and bacon-wrappers should be well shaken out and folded up as emptied, and, if not returnable, should be cleared off as quickly as

Use of
Casks.

possible, for nothing harbours vermin of all kinds more effectually than a heap of empty sacks.

The beams of warehouse and cellar can be utilized for hanging hams and bacon. "Dips" may be hung in dozens on different beams according to size. Broom-handles can be slung up on a couple of straps, the ends of which are secured to two adjacent beams, and a strong hook on a beam may be used to hang a bag of dog biscuits, or other stuff, beyond the reach of persistent mice.

Mice and rats are perhaps the most common source of waste and worry in the warehouse and cellar. Rats are a terrible plague, as anyone who has had anything to do with them knows to his cost. They are almost invariably a sign of defective drains, and it is little or no use to hunt or trap them until the source of supply has been found out and stopped, and the first thing to do on the appearance of rats is to institute a thorough examination of all drains near to the warehouse with a view to remedying defects. This done, there is some hope of being able to exterminate them, probably the quickest way being by employing ferrets and dogs. Traps there are, good, bad, and indifferent, and poison is sometimes used in extreme cases, though it must be with much caution; but nothing will avail unless general tidiness prevails, corners kept cleaned out, casks and bags removed occasionally, and the broom applied freely all round. If the galvanized covers mentioned in a previous page are used on all casks, mice will never get into them, and, cheated of their food, they will naturally seek "fresh fields and pastures new". Pussy will give a good account of herself in a mouse-stricken store-room, but don't commit the grave error of allowing her to go into the front shop and sit about. Note that no poison is safe on premises where provisions are stored.

One plan recommended for dealing with rats is to catch a rat and fasten a very small bell around his neck with a piece of copper wire, then "let him go and he will chase all rodents off your premises". The rat may be held by one person in the way a ferret is held, while another person twists the wire around its neck with a pair of pliers. A good trap is also recommended —there are traps which have been proved to catch thirty or forty rats in a single trap in a single night! An old grocer says: "I

would employ a rat-catcher. If he cannot destroy them, turn down a ferret or two and let them live on rats and water. Should that process fail, offer a sufficient reward for the rats!"

"A Sufferer" writes:—

I find the best way to clear mice out of a shop is to empty a drawer where they are accustomed to run, feed them with a little meal, or anything you find they are fond of, for two or three days, and then put about a tea-spoonful with a little strychnine, and you will find your reward. Mice will die on the spot. A good trap is to place a square tin, say a 14-lb. arrowroot, with a hole in the centre of lid, and place it on a shelf where they can easily get on top. Sprinkle a little meal on the bottom. When mice get in they cannot get out. A short time since we cleared over 200 in a fortnight. Rats being stronger than mice are more difficult to clear. They are fond of boiled rice, and if poison is used it should be placed a distance away from their runs, so that they die outside. To trap them stop all holes up but one; then make a run of two brick lengths, and cover with slate. Place a spring trap and cover same lightly with bran.

Another suggestion is to sprinkle chloride of lime in front of the rats' entrance. Against ants the following plan may be tried:—

1. Make a sweet syrup by pouring a quart of boiling water on a pound of sugar.
2. Soak a few common sponges in the syrup for a minute or two.
3. Squeeze the sponges dry at the time of closing shop, and place same in any part where the ants frequent.
4. As soon as you enter the shop in the morning place all the sponges in a pail of very hot water. Then all ants will come out of sponges and die in the hot water. The sponges and syrup are again ready for repetition.

Ants and Beetles.

Or try using a marrow-bone in the same way, putting it down near the run, and dipping in boiling water when covered with the ants. Paraffin poured into the runs will sometimes drive the insects away. A decoction of wormwood (about an ounce to a quart of boiling water) sprinkled about, clears out the ordinary little black ant; and ground-ivy or sprigs of winter-green are said to drive away the red ant. Beetles, which are another nuisance, may be cleared off by beetle poison, or stupefied by insect powder, so that they cannot get away. Powdered sugar and borax strewn about the places frequented is said to destroy them; or a mixture of sugar, oatmeal, and plaster-of-Paris. Pyrethrum powder will stupefy them so that they can be collected and emptied into boiling water. Or you may employ a beetle-trap for the purpose.

The spilling of small quantities of dry goods on the floor by apprentices filling up drawers is a source of considerable waste if not noticed and reprimanded. With very little care this waste need not occur. When anything is accidentally spilled, it should

be picked up at once and sifted to get rid of any accompanying dust; if any of it has become too dirty to clean in this way better Spilt and throw it away at once. Taps in vinegar casks and syrup Wasted. puncheons want occasional attention, or the little leakage they are apt to develop will waste much good stuff, to say nothing of the mess made on the floor. Insist on the cask of oatmeal, seed, or what not being emptied to the bottom of the old stock before another sack of new is tipped into it, especially when "new crop" goods come in. Provide a few suitable-sized scoops (keeping one specially for peppers and ginger), and have these scoops kept for warehouse use only, so that the shop utensils need not be taken into the warehouse and possibly left there.

Any machinery that you have in the warehouse should be kept clean and covered over when not in use. Fruit-cleaning machines Warehouse Machinery. ought to be cleaned out after using, and the coffee-mill deserves special care to keep any foreign substances or dust from getting into it; on no account should any berries be left in the mill, as these, of course, quickly become stale and spoil the next grinding. But boys will do this if not looked after sharply.

Finally, a word as to the prevention of fire. The warehouse, being generally less under the grocer's personal observation than Fire! the shop, gives more chance for a fire to smoulder undetected, and all the more care is necessary. Smoking, need it be said, should be strictly barred. Matches should be stored in a place where they are not likely to be kicked or knocked, or gnawed by rats or mice, and if possible should be in a separate room; as, of course, oil, if it is sold, must be. And to obviate the risk attendant on the carrying of lamps and candles, work in these places should be done as far as possible in daylight. A few pails of water kept always filled, and a "hand-grenade" or two, would prevent many a serious fire if ready to hand. For life-saving in case of actual fire, one of the simplest, least expensive, and most useful appliances is a "chute", or long tube of canvas, which can be used as an escape from a window. It can be bought for a few pounds and requires no expensive fixings.

13. SHOP SYSTEM AND ROUTINE

In the management of a shop, as in most other work and

business, system, if not everything, at least stands for a great deal, and may often make all the difference between success and failure. Nowadays system and classification are much more generally observed than formerly in grocery businesses. In all large shops the different sections are divided and subdivided, every article carefully classified, and each department assigned its proper place. In a small shop minute subdivision is neither practicable nor always worth while, but no effort should be spared in arranging the goods so that an assistant knows at once where to look for a particular class of them.

With regard to the system for cash-taking, practical grocers have expressed the opinion that the best plan is to employ a cashier and let the assistant call out the amount of Cash-taking System. each purchase as the customer steps up to pay (having received a slip of paper bearing the amount, &c.), before the goods are handed over. If an assistant calls out the wrong amount, the customer promptly interferes. A "check-till" at the counter, such as is described on page 86, is usually the system adopted for cash-checking. In the simpler forms, the assistant writes the amount on a strip of paper which moves on for another entry with the opening of the till. The till paper being added up at night and compared with the cash is the "check". The assistant, on making an entry, also puts his initials or a number, so that it can at once be seen who has entered any particular amount. When a customer pays an account at the counter, the assistant receiving it enters the customer's name against the amount on the till paper, and also gives the customer a receipt on a printed form taken from a numbered book on the duplicating plan, so that the counterfoil records the customer's name and the amount. This system renders it practically impossible for an account to be rendered that has already been paid, an error which is one of the most unforgiveable ones from the customer's point of view.

Where a cashier and cash-desk are employed there is no doubt that a much more thorough check can be placed on all cash. The cashier (or clerk) should have a separate till and petty The Cashier. cash-book for receiving weekly and other small amounts, ready money included, from countermen and delivery-men. The book and till to be balanced every night, and the cash for the petty accounts posted as soon as possible. The general cash-book (see

BOOK-KEEPING) is for larger transactions, balanced periodically as most convenient.

An intelligent youth or girl in a cash-desk, if the business is not brisk enough to occupy their whole time with taking cash, can be made useful in many little ways. Those who have elaborated their system of book-keeping by checking and dissecting accounts in various ways (of which more anon) say that it is a thing that well pays for itself, as of course a man is enabled to see at once where any leakages occur, and where his weak spots are. Yet very few single-shop grocers even keep a separate account for the "provision side", by which they could tell exactly what share of the general profits that side was bringing in. Here is probably one of the weakest spots in the trade as far as single-shop grocers with only moderate-sized businesses are concerned, for there is little doubt that many grocers who handle provisions make little or nothing out of them, and in some cases effect an actual loss for want of definite figures that will demonstrate the real state of things in that department.

Routine in regard to the staff and their work is of great importance. In a well-conducted business each person employed ^{Regular Duties.} knows what to begin work upon the moment the shop is opened. The employer or manager superintending a staff (observes a practical authority whose words apply to the grocery trade just as well as to his own) rarely allows the same regular duty to be performed by more than one person. Nor does he permit any duty to remain unprovided for; thus every operation, however trifling, is under the care of someone. In this way the superintendent, by these standing orders, relieves himself of the burden of providing daily for routine; and consequently promotes steadiness and despatch. Rearrangements here are of occasional occurrence only, but the other kind of work demands the overseer's continual attention. Travellers are coming, and stocks must be examined; the delivery of overdue goods has to be expedited; certain work having fallen into arrears, cannot be allowed to remain in that condition;—these, and a multitude of other matters, engage the manager's care and ought to lead him to provide in advance for proper attention being bestowed upon them by suitable people. Where this is done there is very little hurry, and even less bustle, and it should

be so; for, depend upon it, no one works either well or quickly when his task has to be done under pressure in insufficient time. Again, where order is lacking, work cannot be executed quickly, nor can the staff exert its energy profitably. If the stock is not in order how difficult it is to find things! If the books are not in order how easy it is to make mistakes! And, if the superintendent's mind is not orderly, how often to-day's instructions contradict previous ones, so that his subordinates hardly know which to obey.

It would be difficult to emphasize too strongly the necessity that instructions and directions should be simple and definite. If an order is given in terms which the subordinate understands, and the precaution of verifying important details is taken, it is rare to find occasion for complaint. A man has chiefly himself to blame if he finds that his instructions are generally misunderstood. When orders are at all complex, or when important details have to be remembered, the instructions should be written. Generally, individual responsibility should be fostered.

In one typical London grocery the routine is somewhat as follows: Doors open at 8 a.m., and in general business is over at the same hour of the evening; except, of course, on early-closing day, when the closing hour may be 2 or 5, and on Friday and Saturday, when 9.30 and 11 respectively are the rule, although there are many shops closing at midnight ^{Shop Routine.} on Saturday. All hands begin by arriving well-breakfasted sharp at 8, and at once proceed to put the shop in order for the day, while the porters and warehousemen get the shop swept by 8.20, so as to leave a fair field for the assistants to dust, put straight and renew the goods on show on counters, stands, and floors. As we have already explained, your quite modern shop has a tiled floor of black and white squares, tiled panels in front of counters, and modern tea-bins and shelving, and the packed sugars do not always, nowadays, repose in view of customers, but are sometimes stored beneath the counter. At 9 the stablemen bring round the cart or carts from the stable, and some of the hands start out to collect orders from the families in the neighbourhood. This practice, we may add, is universal in the London, and especially the suburban, trade, and as the grocer, in face of "store" and other competition, must get orders by hook,

or by crook, it seems little likely that it will be abandoned. Some firms now provide bicycles, by means of which the assistants visit the outlying customers, and even motors have put in their appearance, and doubtless will, before long, be a valuable adjunct to the busy tradesman. The afternoon in the shop is devoted to packing and despatching the orders that have been collected in the morning, or taken over the counter by the proprietor and those assistants who have not been for orders. The evening is given up to weighing stock as far as the early part of the week is concerned, but on Friday and Saturday to the serving of customers, who patronize the grocer in increasing numbers on those days.

Some miscellaneous hints for the guidance of country managers or small grocers in the arrangement of work are here brought *Miscellaneous* together:—On Monday morning always make a point *Shop-work.* of thoroughly clearing up the shop, dusting stands, shelves, and fixtures, washing all provision benches, cleaning scales and outside windows, always having fresh clean posters and price-tickets. Under your supervision these things may all be done while you are getting Saturday's takings ready for bank, posting-up ledgers, overhauling the stock, making out any weekly bills. If you have missed a customer, make a point of calling to know the reason why. If there should be a debt to collect, first send a post-card to say you intend calling at a given time. After the juniors have cleared up the warehouse, put them on to weighing up the stock, and always make a point of getting it all done the first few days of the week. Tuesday is a good day for window-dressing. Get an idea of what your design and contents shall be before the day for dressing it; and let each week show some new feature. Have all cleaning and dusting over before customers commence to shop. In districts where the trade is mostly Friday and Saturday, all weighing up of every description and filling of shelves should be finished before leaving on the Thursday night, so that Friday and Saturday are free for attention to customers. Be ready for your customers when they come, as time is money —when there is money about,—and the more goods you have weighed up, the greater will be the expedition with which you can despatch customers or orders. Keep all your drawers filled up; many a customer has run off in a hurry while assistants have

been absent doing what ought to have been done at leisure early in the week. The filling of drawers and lockers should be done in the daytime, to avoid the necessity of going into the warehouse with a candle in the dark—a dangerous as well as inconvenient practice. If one week's trade is apt to average heavier than another, provide for it by getting extra stock weighed up, sugar wrapped, &c., in the slack time preceding. Boxes of packet goods should be opened in readiness for replenishing shelves as sold out. Penny pieces of salt may be kept ready for sale; jars filled with treacle; and such goods as dates, prunes, pepper, &c., which are apt to cause hindrance if weighed when you are busy, may be put in readiness. For memoranda, keep a note-book arranged alphabetically.

A department which is essential in some shops, but not in others, and which can be best carried on apart from the ordinary departments of a grocer's shop, is a country order department. This should be manned by special assistants if possible, as it is not good policy to have the assistants who should be waiting at a cash counter employed in making up country orders. In large establishments, where business demands it, a "Mail Order Department" may be under the control of a separate manager, who is charged with the duty of receiving and executing such orders as are received by post. Such a manager often finds it a useful plan to keep a card index of customers. The cards are arranged to slide in a groove or along a wire in a drawer or box; each town is divided off by a card bearing its name, and behind it are cards on which are written the names of customers in that town. When an order is received the date is entered on the customer's card, and when the order is filled the date is stamped in red ink immediately after the receiving date. By reference to the cards the date of last order from the customer and other particulars can at once be ascertained.

In the ordinary grocer's shop where a credit trade is done the method of dealing with orders is as follows:—Each customer is furnished with a "pass-book", which is entered up and sent in weekly or monthly, according to arrangement. It is a good idea for the fly-leaf of the pass-book to bear brief announcements as to the hours of business, telephone number, and telegraphic address, banker's name, &c., for easy

Country
Orders.

Routine
for Orders.

reference by the customer. An invoice is sent with each lot of goods, the invoice being written in a carbon duplicating-book, the duplicates in which are entered up daily into the day-book. These invoices, in some instances, are not "extended", so that the proprietor, on entering up pass-books, can, in the case of customers taking long credit, charge rather more than the cash prices for certain goods at his discretion. In the event of customers proving undesirably "long-winded", the polite intimation at the top of the invoice, "Five per cent extra charged on overdue accounts", is put into force, though this should not be done without giving the customer at least a week's notice.

Orders that are solicited at customers' houses are entered straight into a duplicate-book, so that one copy serves as an invoice, and no further copying is required than in the case of an order taken at the counter. Different books are kept for different days of the week, so as to facilitate reference; one book for Mondays orders, another for Tuesdays, and so on.

In every well-ordered shop (writes a grocer) an effort should be made to "departmentize" goods, perishable provisions being kept together, and an experienced assistant being responsible for keeping up stocks, and laying out attractively such stock as he has on hand. This department should have a daily stock-taking, more as regards quantities on hand than as regards the profit earned. Stock-keeping in this department is greatly influenced by weather conditions, and seasonable displays are practically daily considerations. An effort should also be made to have all canned goods—meats, fish, and fruits—under the special care of a younger assistant, who should look through his stocks—say, every Monday—and note what goods require re-stocking. Here, again, seasonable goods have much to do in guiding one when to stock, and what goods to display. It is a good system to allocate as far as possible certain classes of goods to each assistant, holding him responsible for keeping up stocks; as, for instances, drysaltery goods, biscuits, confectionery, grains, and spices. Each assistant can take several classes of goods, and such a system is good for the assistant's training, and very helpful to the employer. Monday forenoon (after Saturday's trade) should be utilized in looking through drawers, canisters, &c., and a list of wants written out, so that buying can be done quickly, and with an intimate knowledge of stocks in hand. The employer, while overlooking all, should himself see to such staple goods as teas, coffees, and sugars. Keep all goods saleable. Realize at stated intervals any slightly soiled or slowly-selling goods.

A stock-book for use in any department may be ruled thus:—

Article	In Stock (write date)	Added	Sold	In Stock (next date)	Remarks
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Should assistants know the cost price of the goods they sell? The proper answer to this question (which is frequently asked)

would seem to be that they should know cost prices, in so far as the knowledge will enable them to push most those articles which pay best. The arguments for and against have been formulated thus:—

Assistants
and
Cost Prices.

Reasons Against: 1. An assistant sometimes does his master's business harm by "telling tales out of school". 2. A smart, pushing assistant may eventually become a keen rival. 3. An assistant's knowledge of costs sometimes causes him unadvisedly to reduce prices under pressure from customers. 4. "A little knowledge is a dangerous thing", and tends to breed discontent, an assistant sometimes judging from gross profits, and considering himself underpaid. 5. It may also make him careless, and cause him to think that waste and loss are of small account. 6. In a busy shop he will probably only be confused, and muddle cost and selling prices.

Reasons For: 1. A knowledge of cost enables an assistant to push those articles that pay best. 2. It to a large extent converts a machine into an intelligent and reliable helper, understanding and interested in his business. 3. Such an assistant can buy, if required, in his master's enforced absence. 4. He can handle the semi-wholesale trade done in many retail shops. 5. It makes him careful, particularly with articles bearing small profits, to avoid all possible waste. 6. There should always be confidence between master and man, because it is mutually beneficial; the master is better served, and the assistant is ripening in experience and knowledge.

The wise grocer will as far as possible be his own manager; will buy keenly; will not be gulled by the yarn of the too-importunate traveller; and will act on the motto "Small profits, quick returns". The distinguishing mark of a good grocer is his ability to sell reliable goods at reasonable prices, so as to gain and retain his customers' confidence by the quality of what he sells. He stocks choice and fresh articles; dresses his windows according to season, and so as to attract new customers or interest old ones; gives honest weight, exact measure, the best value he can afford; and guarantees everything as it is represented to be. Just weight—no more, no less—is the best rule. Deceit, trickery, the entrapping of customers into buying what you wish to sell rather than what gives them satisfaction to buy—all this is bad business. The retailer should, of

Shop and
Stock.

course, hold a fair quantity of stock of all lines exhibited in the window, for inability to supply the goods a customer is induced to ask for is liable to create mistrust and give annoyance. On the other hand, the grocer has to be careful he does not over-stock; he should never order goods without very carefully considering whether or not the sale is likely to last long enough to clear them. There is very little profit, and often a good deal of dissatisfaction and embarrassment, in carrying goods over from one season to another. The accumulation in the shop of a dead weight of stale goods is a sore trial to a grocer. To avoid that difficulty the only way is to watch the stock carefully, and, while keeping a good assortment, to be prudent in buying, especially taking care in regard to goods that are perishable or that lock up too much capital.

"Keep a stock-book" is the advice given by practical men on this point. "Make each assistant responsible for his own department, and make them understand that when they fill up the drawers they must be careful to notice what quantity is left, and be sure to report anything that is getting low." If each employee has his own particular portion of shop or warehouse to look after there will not be so much waste, and for what there is the employer will know whom to blame. In weighed-up stock masters or managers will find it worth while to make it a rule to check the weights occasionally.

A few minor hints on shop economy: Without carrying economy to such an extreme as to spend more time on trifling savings than the time is worth if employed differently, **A Few "Little Things".** it is well to give due attention to the economy of "little things". For instance, economize your gas by getting your customers to shop early. Avoid waste in eatables by keeping them well covered up. Within reason, use up odd paper and string. Keep a box for odd pieces of string, and in leisure hours set the juniors to wind it on to a large reel, for use upon wholesale orders. Also use up odd pieces of paper—the wrappers off wax candles make good 2-lb. soda papers and for bars of soap. Let each assistant use his own pen, as they last much longer that way. Keep a lid over your ink-well at night, as ink evaporates very fast if exposed. Those who are using scales they have had in use several years should get the agates sharpened, and see that the

agate stones are kept clean, as they are apt to get clogged with the article employed in cleaning them, also with the accumulation of dust. Knives and saws should be kept as sharp as possible. Quick-acting scales, sharp tools, cheese-cutter instead of knife, &c., all tell their tale when a man comes to make his balance-sheet.

All boxes, bottles, and other packages should be charged with goods sent in them, and a credit note given acknowledging them when returned. No exception to ale or mineral-water bottles should be made. Have all done on *one system*. Post the credits to the customer's ledger account. Every man delivering goods should have a book in his pocket, and on receiving returned packages, &c., should leave a credit note, and he should each night hand the counterpart to the clerk for entry.

Empty packages returnable to wholesale firms may be despatched once every week, the signature of the railway official being obtained, and an entry made in a book kept for that purpose. Empty packages, sugar bags, bacon-wrappers, &c., that are not to be returned are best cleared off as speedily as possible.

14. SOLICITING ORDERS

To the "family" grocer the canvassing—or "soliciting" as it is more often called—for orders is a most important and vital part of his daily routine. Especially is this so in the case of shops that are off the main thoroughfares and consequently do not get many "chance" customers, for in many instances the trade of a shop of this class is built up almost entirely on canvassing. It is a case of Mahomet going to the mountain when the mountain will not come to Mahomet. In one sense canvassing may be regarded as a system of advertising in which every advertisement gets to the people it is intended to reach, adapts itself to the needs of every case, and shows its results in a very direct way.

In the case of a newly-established business a house-to-house canvass is frequently made at the outset, this reducing itself in course of time, as individuals show themselves to be deaf to the voice of the charmer, by a natural process of selection.

A New
Business.

Taking the case of an established business with well-planned daily "rounds" in town or country, or both, the successful **The Good Canvasser.** vasser has to be a many-sided man, able to adapt himself at call to the idiosyncrasies of his clients, with whom he comes into touch in a very different way to the man who sees them only at the counter. He should have a good knowledge of localities and a quick observation for houses changing hands. A house "to let" should be kept under observation, and at the first signs of a new occupant coming every endeavour should be made to find out who, what, and from where the "new people" are. A little previous knowledge of this kind will often give a clue as to the best way to proceed in canvassing, and may generally be obtained by a judicious, friendly chat with the house-agent's clerk, the furniture removers, or the builder's men. Thus it might chance that the new-comer is a wine merchant, in which case the canvasser will know that to push his "off license" department will be fatal. Or it may transpire that a baker and confectioner is coming to live at the house, and the canvasser will then scarcely make a prominent feature of his biscuits and cakes. The absence of any knowledge as to whom one is soliciting may lead one to carefully do the very thing that *with* that knowledge one would have as carefully avoided doing. We knew a case where the wife of a grocer who changed his private residence was politely waited upon by the diligent but uninformed canvassers of several of his competitors—much to the lady's amusement and the chagrin and discomfiture of the aforesaid diligent ones when they found out who the "new people" were. But there is a still more important reason why this previous knowledge as to new-comers should be obtained, and that is that the grocer may be guided as to giving **A Little Credit.** credit to them, for in soliciting orders one is almost bound to give—at any rate short—credit. Indeed, it happens at times that a little enquiry may elicit the fact that the new-comers bear such a reputation for *not* paying that they had far better be left alone as far as soliciting is concerned. If enquiries are satisfactorily answered, and the name and address of the in-coming tenants can be ascertained, as they often can, before they take possession, a letter should be sent soliciting their patronage and enclosing a price-list, with an intimation that "our traveller" will "call upon you at an early date". This will pave the way and as

likely as not secure at least the first order; that is, when the prospective customers are coming from a distant place and are quite strangers to the town or district. But there are two other classes of "new-comers" to be reckoned with, viz., those who have some knowledge of, and friends in, the town they are coming to, and who will often have some previous inclination towards particular shops, and those who are merely removing from another part of the same town and who are "suited" with a grocer, and will continue to deal with the one who has already served them. In this latter case the canvasser should certainly call and leave his card, and though some pushful traders would not stoop to poach on another's preserves, and would persist in soliciting orders even after repeated assertions that the lady of the house "did not wish to change", we think a more dignified and gentlemanly course would prove in the end more likely to be successful. The canvasser who would say: "Well, madam, we don't want to steal other people's customers, and I shall not worry you; at the same time our shop is near to you, and any time you are wanting any little thing quickly we shall be pleased to supply you, and if at any time you think of changing, perhaps you will give us the first chance", would, we think, gain respect and a fair chance of doing business in the future.

In canvassing new customers care should be taken to ascertain exactly what class of goods is required, so as to try and suit them from the first, for, of course, it is on the first orders that the course of business in the future depends. Attention ^{New} ^{Customers.} should be given also to any particular instructions as to the time of delivery and other details.

A good canvasser soon makes many friends among his customers, wins their confidence for himself and his firm, and so secures the continuance of their custom. If a canvasser ^{Small} ^{Talk.} works over the same ground for a number of years, as many do, the work becomes most pleasant, for numbers of his customers will make a personal friend of him, and here is the peculiarity of canvassing as against counter work. In canvassing the seller meets the buyer amid the surroundings of her own home; he is better able to judge of her position and tastes; he speaks to the children, enquires after the husband, and so acquires a familiarity that in this case does *not* breed contempt but respect

and confidence. Hence, if any mistake is made or any hitch occurs, matters are more easily adjusted, and the whole machinery of business works more smoothly. It is scarcely necessary to say that this happy position is not attained without a considerable amount of tact and knowledge of human nature, but a trade built up in this personal way is more secure than any other. The canvasser must always remember that "business" is the prime object of his call, and the quality of "making friends" and winning confidence is largely thrown away unless he is also a good salesman; this section should therefore be read in conjunction with that on "Salesmanship" which follows.

In taking down an order a canvasser should be careful to write plainly and make a note of every detail, so that it may be executed *Make a Note of* as correctly and satisfactorily as if the customer had gone to the shop and seen the articles. If the canvasser knows an article to be out of stock he should never substitute another article without the customer's permission, and special care should be taken, in regard to such articles as bacon, cheese, tea, and butter, to send the kind usually ordered, for nothing gives more annoyance than for constant changes to be made in these things. A small handbag should always be carried, in which to place a sample of some new or seasonable line to which special attention is desired. A good plan is to make a point of giving prominence to some particular article every week. For instance, one week a tin of sardines, another a bottle of sauce, another a sample of biscuits at a "popular price" can be carried round, and by this means not only will many sales be effected at the time, but "repeat orders" will in some instances follow.

Due regard should be had to the season of the year: don't carry soup samples in midsummer or lemon squash in January.

Seasons and Goods. Cultivate a pleasant expression of countenance; be civil and respectful at all times; don't let little worries and annoyances show themselves on your face; be clean and smart, but not dandiacial in your dress and person; avoid "side" as you would a pestilence; don't retail petty scandal; be regular and punctual on your rounds; be patient with "faddy" customers and brief with busy ones, and your success as a canvasser is ensured.

15. THE ART OF SALESMANSHIP

We have often heard it said that any fool can sell a customer the article which he or she comes to the shop expressly for, but that it takes a "salesman" to sell them something that they do not come for. While that is true in a limited sense it does not express the whole qualifications of a good salesman by any means. In fact, it may at times give an erroneous idea altogether, for it is bad business to push on to a customer an article that is not only not asked for, but that gives nothing but dissatisfaction when purchased. The art of salesmanship may rather be said to be that combination of pushfulness and tact which gives the greatest amount of satisfaction to the purchaser with the greatest amount of profit to the vendor. It is obvious then, at the outset, that no hard and fast rules can be laid down on this subject, but we can point out general principles to be observed and mistakes to be avoided.

The whole art of salesmanship resolves itself in a large degree into a character study of the customer. Let us deal A Character Study. with some types out of the many that present themselves at the grocer's counter daily and see how the salesman should deal with each. First there is—

The easy-going customer with no particular mind of her own (we use the feminine because grocers have to deal mostly with "the fair sex"), she likes to be advised and led. She wants a piece of bacon, but doesn't know whether to have "streaky" or "back"; she wants tea, but appears indifferent as to whether it is eighteenpence or two shillings per pound; she requires soap, and is equally pleased with "Primrose" or "Moonshine"; and her reply to the query: "What kind of cheese will you have?" is merely "Oh, send me some nice!" Now, we have known assistants, and masters too, who take advantage of a customer of this description, trot out all the old stock, send her the stale butter, let her have the highest priced tea, all under cover of the excuse: "She's not particular, let her have it." *That's not salesmanship.* The good lady may be indifferent in the shop, and may seem easily satisfied, but the groceries are going to be tried by the tribunal of the home, and if they are not up to the

standard demanded by that tribunal our easy-going friend, instead of returning them and "making a stir" about them, as another would do, quietly drops that shop and goes elsewhere. Rather should such a customer be handled with extra care, for, don't you see, Mr. Grocer, that if she leaves it pretty much to you what to send her, the whole of the blame, if the goods are not satisfactory, comes on to you? Take into consideration her station in life, and don't sell her two-shilling tea if you know that eighteenpenny is used by nine-tenths of her neighbours. Consider the number in her household, and if there is only herself and husband and one child don't send a piece of bacon or cheese big enough to stock a young hotel. At the same time, since she expresses no preference for Frybury's Cocoa sell her "your own", for it pays you better, gives equal satisfaction, and carries the advertisement of your own name on the packet. So with other goods; by all means sell profitable ones, and do it in such a way as to lead her to think you are studying her in every detail. Introduce new articles to her, but, because she is generally willing to try them, don't sell her a score of "extra" articles in one week and frighten her with the amount of the bill. This customer never makes complaints; see that she has not even a ground of complaint, and she will stick to your shop like a leech. Very different is—

The faddy and particular customer, as to whom the grocer sometimes heaves a sigh of relief when her weekly order is once more safely booked. Much patience, diplomacy, and care is necessary if this customer is to be on the permanent list. She likes to be "made a fuss of", and to be served by the proprietor or the first hand; she must see samples of everything; she asks if the biscuits are "fresh in"; must have a particular cut of bacon and no other, and in regard to this latter commodity tempts one to say that pigs ought to be grown specially for her. But with all her fads and fancies the smart salesman will find she has her weak points, and he will make good use of them. He pleases her by careful carrying out of detail, obtaining articles not in stock rather than pushing substitutes (for like the boy in the famous soap advertisement she "won't be happy till she gets it"), seeing that the fruit is well cleaned, the sugar free from "bits", and avoiding soiled labels and packages. Should such a customer take up a packet or a bottle of something which the salesman feels

sure in his own mind would not please her, and seems inclined to buy it, it is far better for him to tell her that though it is very good in its way he does not think it will quite suit her. But if he has some new article to introduce, which is of stand-out excellence, he can make an appeal to her vanity that will please her by saying: "This is a splendid article or I would not recommend it to you, for I know you are very particular". If she tries it he should ask, the next time she comes in, how she liked it; and it may be here said that an ideal salesman must have a good ^{Good Memory required.} memory as to what goods particular customers purchase. Many customers seem to have an idea that a shopkeeper should recollect every detail of their orders for an indefinite period. "Please send Mrs. —— a piece of cheese like the last", is a typical message from a customer who perhaps only buys cheese once in a month. "I want some biscuits like Mrs. —— has", is another request often made, and the salesman should be ready to respond satisfactorily to these demands. It often happens that faddy customers are not really so particular as appears on first acquaintance, and that by winning their confidence and avoiding any appearance of working contrary to their orders, they can be educated to become less narrow and exacting. Then we have—

The suspicious customer whose especial dread in the shop is that the shopman will somehow cheat her. She comes in with her weekly order, but instead of dictating it like another customer, she likes to see the articles put on the counter even if she does not intend to carry them away with her. She watches the scales as you weigh the various articles, and is somewhat irritating in her ill-concealed suspicion that you are not giving "good weight". She is particularly sharp if a new hand serves her, or if, owing to some alteration in the arrangements of the shop, an article is reached down from a fresh place or weighed ^{Suspicious and hard.} from a different drawer to usual. Such a customer must be met—not by any show of resentment at her suspicious ways—but by very openly weighing and wrapping the various articles in her sight, and a careful manipulation of the scales can give the effect of actually making her goods a little "overweight".

The bargain hunter and "cutter" is another common type of customer. She studies all the price-lists and advertisements, and with a more or less (generally less) correct recollection of them

goes to shop fully intending not to pay a farthing more than necessary. Good salesmanship is necessary if the grocer is to see any profit out of her custom. But the salesman soon finds out that though he has to cheerfully cut down the price of some articles, he can get a little extra profit on some others which are not on her mental price-list. She likes to think she is buying a thing below the usual price, and if the grocer has a line to sell at $10\frac{1}{2}d.$ she will feel much self-satisfaction if she buys it as "1s. size for $10\frac{1}{2}d.$ " She asks the lowest price for a cut of ham or bacon and then wants to buy it at a halfpenny a pound less. This is easily met, after the first experiences of Mrs. Cutter, by naming in the first instance a price a halfpenny per pound *more* than the salesman is prepared to accept. Her bliss will then be great when, after some hesitation, the grocer says: "Well, it's cutting it *very* fine, but I will charge you $7\frac{1}{2}d.$ instead of $8d.$ " This innocent little piece of deception gratifies the customer and means business to the grocer.

Other types of customers are the *gossipy* ones who *will* waste one's time relating all their family history, and detailing the various complaints from which their relations-in-law are suffering. The salesman has to be somewhat adept to bring them back to business and yet seem to be intensely interested in what they say, and without the slightest desire to interrupt. There's the "*cock-sure*" customer, who runs her head against an idea and cannot be moved from it. She is absolutely certain that she gave you a sovereign, and is only half-persuaded when you show her the till, which contains no such coin. She is sure she bought a certain article at So-and-so's at something considerably under its wholesale price, is certain you only sent four pounds of loaf-sugar last time instead of six, and so on. We have known customers possess this trait of character to such a degree as almost to make one think they had dishonest motives. They should be served with caution as to money and change, and orders checked with special care, and it may be sometimes "*good salesmanship*" to give way on some point where they fancy you have wronged them, even at a slight sacrifice.

Many customers are very *forgetful*. They come to shop to replenish their larder and cupboards all round, yet when they have mentioned about four articles they "stick", and the salesman

has to come to the rescue with his glib reminders of the most likely articles. The small articles are especially apt to be forgotten by all customers, and most will appreciate a reminder from the salesman of matches, mustard, pepper, black-lead, and the rest of the minor necessities of the household.

The salesman should never misrepresent an article. "Honesty is the best policy", even in the lowest sense of that saying, for deliberate misrepresentation is sure to be found out, and then there is an end to all confidence. Mis-
Never Misrepresent!
representation often results from a habit of using exaggerated adjectives, as, for instance, describing a line in sardines as "very choice indeed" when as a matter of fact it is only very second rate. It is just as wrong for the grocer to do this as it would be for the wholesale man to do it to the grocer. Customers are often offended by a too "pushing" salesman; the really clever man will know just the point where he must leave off because further pushing will be obnoxious. Don't worry your customer; don't "substitute" one article for another without her consent; if you can save her money by recommending a larger size tin or packet do so, but don't do this regardless of her average requirements, so that stuff becomes stale before she uses it. If the customer knows you well, a word of personal recommendation is a strong inducement to purchase. "Have you tried this in your own house?" is a question often asked, and if the answer is satisfactory, a sale results. It goes without saying that a model salesman must have a good presence and, in moderation, "the gift of the gab", and if he can manage to spring a little bit of repartee and humour for such of his clients as can give it and take it, so much the better.

A good salesman will always keep before his mind the all-important subject of "profit", that breath of life to every shop-keeper. And with this in view he must endeavour, where he has two similar "lines", to give greater prominence to the one of the two that pays best. By this we do not mean that he must deliberately try to force a customer, or that he must ever substitute another article for the one really ordered. To do this may answer very well for the first time, but the customer so treated will soon go elsewhere, and the greatest object of the salesman should be not only immediate profit, but

continued custom. The sale of profitable articles may be assisted without in any degree forcing them into notice. Indeed, the too persistent laudation of one article over another often makes a customer suspicious that the sole object in view is a big profit, for which she will have to pay in the quality of the article, and so too much pressing defeats itself at once. To take an example, suppose the grocer has two kinds of packet corn-flour, one which competition forces him to sell at a merely nominal profit, and the other, a good article, under his own name and bearing a good profit. A lady asks: "What corn-flour do you keep?" and he shows a packet of his own brand, simply remarking that it is the best quality and naming the price. Probably a purchase results, but the lady may say: "Have you not So-and-so's?" to which the reply: "Yes, we keep that, if you would rather have it, but most of our best customers buy this" is much more likely to lead to the desired result than if the salesman immediately begins to puff up his own packet as being immensely superior to So-and-so's, which the lady knows quite well to be a good article. By the way, never run down other people's goods. It is not "salesmanship", for it only disgusts people nine times out of ten. Sell your goods on their merits, and if your competitors' are inferior, let the public judge for themselves.

A frequent source of unprofitable and therefore bad salesmanship is the fact that often the less profitable articles are more conveniently and quickly served than the better ^{When Goods are too Handy.} paying ones. For instance, many assistants on being asked for "half a pound of tea", will reach down a packet of some proprietary tea bearing about 15 per cent profit, instead of taking the trouble to weigh half a pound from the canister, which would show 20 per cent profit. Similarly with a host of articles. Countermen should frequently be reminded of the difference there is in the rate of profit on various articles, and, in dressing the shop and windows, should be instructed always to give every prominence to the best-paying ones. The object of the grocer should be, not to see with how little profit he can keep going, as so many seem to think, but rather to see how much he can honourably make year by year.

We heard of one grocer who used to keep all the "proprietary articles", that did not pay well, in an upper store-room, so that every

time one was wanted the assistant had to make a journey upstairs for it. This resulted in a much larger sale of more profitable goods, which were kept near to hand in the shop. It may seem an extreme measure, and so it is, but it conveys a moral which will not be lost on the would-be "good salesman". Unless this point of profit is kept carefully in front of salesmen, it often happens that on some new article—say a coffee in tins—being taken up, a wonderful sale is immediately obtained for it, and the grocer thinks how well he has done by it. But if he looked into his loose coffee trade, he would find that his sales in that department had fallen off to a corresponding extent, and that he had really been a loser by the new article. He may be compelled to stock the tins, but when a lady asks if he has any coffee in tins, if he is a good salesman he will reply: "Yes, madam, here it is; we have also some very fine coffee which we roast and grind ourselves, and which is therefore always fresh." In fact, when there is a chance to sell a better-paying article, it is much better done by gentle recommendation in this way than by any attempt to disparage or conceal the other article which does not pay so well. The evil of systems of "commission" and "premiums" being given to salesmen on certain articles is that they may thereby be induced to let their zeal outrun their discretion.

This chapter would not be complete without some reference to the treatment of children and servants at the counter. We know men who are excellent salesmen when the customer comes to the shop in person, and to whom nothing can then be too much trouble, but when a maid-servant or a child comes in their manner is altogether different, as if it were almost beneath them to attend to such. There can be no greater mistake than this. Children are very quick to form impressions, and they take those impressions home with them. They should be treated kindly and gently, the goods securely wrapped and tied together, and the change put in a little envelope, so that the little one may not lose anything on the way home. An occasional "sweetie" or "bikkie" bestowed on the tiny messenger is a good investment, though such a practice should be kept within bounds, or it becomes a tax, and also loses in effect by its frequency. In short, everything should be done to make

Children and
Servants.

"shopping" a pleasure to the child. Servants should be waited upon with as much politeness as their mistresses; they have in many cases a great power in their hands, and if they dislike the man or the shop, they can make much friction between the grocer and his customer. But don't lower your self-respect and theirs, Mr. Salesman, by stooping to silly tittle-tattle about their mistresses. And don't carry on mild flirtations over the counter. Accommodate your manner to that of your customer. If a busy man comes in, serve him quickly and let him go about his business, but if an aged lady walks feebly along, don't rush at her as if you hadn't another minute to live. Help her up the step, give her a chair, talk quietly and slowly, and put the little parcel into her bag for her, and she will come again. This way lies good salesmanship.

The following are a few further "Hints for the Counter" from various sources:—Always serve each customer in turn. Nothing annoys a customer more than to be kept waiting while another who came later is served first. Treat all your customers politely, and no fault can be found with you by any. It is a mistake to keep a child waiting to be served. Very often the parent sends the child for the article because she wants it at once, and has not time to call herself. If you serve the child quickly, it will be to your store that she is sent next time. It is the duty of every assistant, from manager to apprentice, to see that the counter gets every attention, and that the customer is neither kept standing too long unattended nor allowed to go unserved. Moreover, when booking orders, assistants should be very careful in taking not only the correct name and address, but also the exact time for delivery and all other necessary particulars. The manager ought to make the acquaintance of all new customers at the earliest opportunity, and a note should be made of their "names" and "addresses" (a book should be kept for this purpose alone), so that when a lapse occurs he can at once enquire as to the cause, and, if possible, come to an understanding. Be particular in the adding up of customers' accounts; little inaccuracies in these, or names of persons or houses spelt wrong, annoy customers.

Another matter that pleases the ladies is the giving away of samples. Induce your wholesale houses to send you a good

supply of samples for distribution when anything new is introduced. For instance, samples of a new biscuit in a neat little box handed to the customer will please, and prove a splendid advertisement. Keep a record of all your customers' Samples. names and addresses, if possible, both cash and credit, and see that everyone gets these samples. If you have a price-list or circular relating to any particular new line, send one occasionally to each of your patrons, and so do your own advertising. This is known to be very successful, and the cost of postage is soon repaid. But when you receive samples from the wholesale, see that your customers get them. Very often the samples of biscuits and confectionery do not get farther than the counter. It is the customer you wish to reach, not your assistants.

Every attention should be given to complaints. This is a most important point, but one in which discrimination must be exercised. Many people complain because they Complaints. cannot help it. But there is the justifiable complainer, and this person must be treated well. If you have sent the wrong line because the exact kind or quality did not happen to be specified on the order, take the article back, and, if necessary, refund the money. Perhaps you may lose 1*d.* or 2*d.* on that deal; you will make it up tenfold out of the next order.

In large establishments there is often an enquiry department. It is bad policy to settle mistakes at the counter. Send the customer who says his last order was short of $\frac{1}{2}$ lb. Politeness Dispensed Here. of tea or $\frac{1}{4}$ lb. of coffee to the enquiry department or the office. You have not time to argue. A further advantage of having a proper enquiry department is that the blame may be traced to the delinquent. This makes the assistants careful. "There's no doubting the fact," says an American paper, "that any grocer will find the old saying a true one—'You can catch more flies with molasses than with vinegar'. And, in truth, I believe that the grocer who isn't willing to use a molasses argument, even when the vinegar process seems the natural thing to put into action, ought not to be in business at all. Up-to-date houses recognize the fact that every customer has a right to satisfactory service. So much so that many of them establish what they call a 'Complaint Department', or 'Adjusting Section', which is sometimes jocularly dubbed the 'Molasses

Barrel'. The chief spirit of this department is the satisfying of patrons. Sometimes it's easy; sometimes it's hard work. Generally, however, perhaps, by a goodly application of the molasses department, an adjustment of any claim can be realized."

Another American says that the man who runs his shop on modern lines never allows his assistants—

Some Yankee "Don'ts". To insist that a customer take something he does not want.

To persist in trying to sell goods no one wants.

To rush a customer as soon as he enters the place.

To be familiar with patrons.

To make it difficult for a customer to exchange goods.

To recommend anything that is not as represented.

To keep customers waiting longer than is necessary for change.

To recommend goods they like and not those they dislike.

To give all their attention to easy sellers.

To get tired with testy customers,

Or flirtatious with female ones.

To forget to do what they promised.

To be ignorant of the values of goods,

Or to talk about things they do not understand.

16. WINDOW-DRESSING AND DISPLAY

The importance of the window in any shop hardly needs emphasizing in these days. Great developments in the art of window-dressing have been witnessed of late years, but we may be sure that this is no mere passing fashion, and that the art will be practised with increasing vigour as competition grows and shops become larger, and the value of the window from an advertisement point of view is more keenly appreciated. In 1902 the British Consul at Chicago, reporting to the Foreign Office on the wonderful development of business in that city,

Windows in Chicago. remarked that this great growth of trade was attributed to two causes—firstly, that the Chicago manufacturer advertised more than ever; secondly, that in every kind of retail trade the advantage of a well-dressed shop-window was

thoroughly understood, and very great trouble, expense, and ingenuity were used to attain good results. It is now becoming a common practice not only to provide a fine shop-front and an attractive window, but to leave the shop shutterless, so that the contents of the window may be seen at all hours, even of the night. The practical reader does not need to be reminded that certain disadvantages attach to this plan. The art of display has much to do with selling goods, however, so that windows, counters, and shelving alike should all be arranged with a view to make them effective "silent salesmen". An attractive window display is certainly the best and cheapest advertisement a retailer can have; and it does not make all the difference, as some seem to think, that a shop is in a poor locality, for in that case the brighter the shop-window the more striking the contrast and the better the effect.

Sixty years ago, when Mrs. Beeton's "Household Management" was first published, there was a chapter on "The Dressing of Windows," which contained the following advice:—

The Talk
of the
Ladies.

"Shops and shopping are a pretty constant theme of conversation with ladies, and the grocer will, by making his shop-windows striking and artistic, and something surpassing his neighbours', invite his share of kind comparisons to his manifest advantage. A regular succession of attractive windows, of original and striking designs, will grow to be a subject of interest and remark with the public, an interest which the utmost should be done to sustain. "As to the very essential work of dressing your window skilfully and tastefully," writes the Scottish grocer, whom we have elsewhere quoted, "too much care cannot be exercised. A grocery window ought to be dressed once a week with all the skill you can put into it." "The dressing of your 'show-case', the window," writes another very successful business man, "should be a model of good taste and good advertising. Dress it each week chiefly with a seasonable selling article—not on the principle of a little of everything, but allow one article to be the chief feature of the window. Exhibit, if possible, the article you are advertising that week; as your window should, so to speak, 'back up' your week's advertising. In short, what in your advertisement you are *telling* the public about, you should in your window *show* them, with the prices. If you can put in the window a 'cutting' line, all the better; but, anyway, dress your window so that the mind of everybody who sees it is focussed upon one object, and that object the one advertised." That is

one plan; but there are many others. Variety is charming, and the special circumstances of each case should be considered.

Some of the more recent ideas with regard to windows are—
(1) that they should be dressed according to the season; (2) dressing them for special goods which it is desired to push, such as a butter window, a cheese window, an egg window, a currant window, a soap window, a tea window, and so on; (3) having the dressing done by a professional window-dresser; (4) having “demonstrations” in the window, quick men or pretty young women shown actually at work on some interesting operation or other connected with the business, or some process of manufacture of goods sold; (5) showing machinery at work in the window, such as that which we have spoken of in a previous chapter, for cleaning currants, roasting coffee, and so on; (6) placing ingenious or attractive working models in the window; (7) arranging the window so as to represent some novel or picturesque scene; (8) decorating the window and setting off the goods with coloured cloths, rich plush or curtain backgrounds, “Liberty” silks, and tastefully arranged groups of electric lights or other illumination; (9) filling the window with articles priced all at one figure—such as a seven-penny display, a shilling display, a sixpenny-halfpenny show, or even a “popular penny” assortment.

A grocer should take a trip occasionally to one of the large towns—London, Glasgow, or Manchester say—for the purpose of picking up ideas about windows and display generally. If he is not a good window-dresser himself he should encourage his young men, or the particular young man who shows most aptitude for the art, and if necessary pay a special salary in order to obtain a good dresser. Grocers who have not been much in the large “up-to-date” towns—a fashionable sea-side town is sometimes as good as any in this respect—have little notion of what can be done in window displays. Even such a commonplace article as sugar can be made interesting and very pretty and effective in a shop-window. One may sometimes see, for instance, a window devoted solely to pure cane-sugars of all descriptions, with lump and sugar-cane included. A tea window, again, is made very attractive by being tastefully embellished with beautiful Oriental pictures and curios, Chinese and Japanese figures,

Ideas in
Window
Treatment.

handsome vases, quaint Japanese statuettes, and so on. Or a lime-juice and lime-juice cordial window may be made most enticing in summer by a display of such goods, with decorations of long, trailing sprays of green with lime fruits (artificial or real) hanging from them. For use in some of these displays the printed labels are almost as effective as the real articles themselves, so well are they executed. In short, there is no limit to the exercise of ingenuity and taste in a window display An Ample Field. for a grocer's shop. The other day we saw how a grocer pushed such an unsuggestive article as sponges. Having five large windows near each other, he filled them all with sponges, with a centre space in each for something interesting or curious in sponge-life. The display became the talk of the town. Other grocers have found great interest in such an article as the automatic bacon-slicer, which cuts the thinnest shavings of bacon with such exquisite nicety that everybody admires, and not a few feel irresistibly that "premonitory moistening of the nether lip" which induces a purchase.

Before dealing with window-dressing in detail it may be useful to mention that in the window competitions at the London grocery exhibitions the following are the regulation arrangements:—

Window
Utensils.

Grocery Window.—Window board 3 feet 6 inches deep, and having at the back, about 2 feet above the board, an 8-inch shelf projecting partly into the shop. Each window a mirror fitted at the side. Set of step stands, five steps; the first step sets back from the glass 18 inches and rises 10 inches; the other shelves are all 4½ inches deep and 5 inches high. These steps are portable and separate, so that they can be used singly. Each window has tapped standards and brackets fixed above the shelf at back, and two rows of plate-glass shelves, 12 inches and 8 inches wide, removable if desired. Stands, Utensils, &c.: Two brass show-stands, two sets pyramid bottle-stands, three bent brass brackets, art-coloured pulp bowls, steel pulp show-bowls, Imari china bowls, beaded show-trays, shell scoops, Japanese ware, &c.

Provision Window.—3 feet 6 inches deep, polished Sicilian marble bed; back lining 2 feet high, with 8-inch marble shelf over; mirror at side. Window with sliding sashes, enabling them to be dressed from the outside if desired. One 3-feet provision stand, light decorated iron frame, with three polished Sicilian marble shelves. Two circular show-stands, fancy brass standards, porcelain shelves. Art-coloured Majolica pedestals and pots for palms, &c. Porcelain stands for "Pure Butter" and "Margarine". Oblong china dishes, oblong flat window stands, pink-and-gold flat china tongue-stands, wooden egg-stands, triangular butter-stands, &c.

Oil and Italian Window.—3 feet 6 inches deep; 8-inch shelf about 2 feet over same; mirror at side of window. Step stand of four steps of ornamental shape. Utensils: Two 6-inch, two 7½-inch, and two 10-inch pulp show-bowls.

In arranging the window display a good eye for colour is sure to tell, and it is worth while to expend a little preliminary thought in arranging what the artist calls your "colour scheme" ^{Schemes of Colour.} so as to give the most effective result. It is colour which will arrest the attention of the passer-by by "catching his eye", and just as colour can make a room look cheery or cold, so colour can make a window attractive or repulsive to the onlooker. In winter one would naturally use the warmest, in summer the coolest tints; in every season those which are not too garish, but pleasant. As a general and elementary division, the reds are warm, the blues and greens cool in effect. An artistic blending of colours must be contrived to attain a thoroughly satisfactory result. A window may be nicely designed, well balanced, and really excellent in all other points, and yet fail in being quite successful if there is want of attention in this direction. Here the use of green foliage plants may be of great service. Careful arrangement of the different colours serves also to give distinctness to each individual group of articles. Blend and use your colours so that each article may be plainly seen, not so that confusion is produced, and be careful that one colour does not "kill" another.

Plants used judiciously help immensely in setting off many goods to advantage. They should not be used too profusely, ^{Decorative Plants.} however, and are not needed with bright, showy articles. The various sorts of palm, the aspidistra, small and graceful shrubs, and ferns are found most suitable, and if well cared for do very well in the somewhat unfavourable atmosphere of a shop. To keep them in flourishing condition they require regular watering and an occasional shower-bath—in the rain for preference—and a frequent sponging helps to preserve their appearance. Plants may thus be used with great advantage in either the grocery or the provision window, and particularly in summer is their use recommended, as they give a cool refreshing aspect which is always grateful to a jaded eye. Artificial plants or flowers may also sometimes be introduced with good effect, though perhaps these should be more sparingly used. Tea "dummies" may be turned to capital account if the wrappers are of bright colours and the printing good. With bottled goods, tinned fruits, &c., coloured paper shavings, which can be obtained at about

A PRIZE WINDOW

Of late years good work has been done by the Grocers' Exhibitions in London, Manchester, Swansea, and elsewhere by the offer of prizes for window-dressing—a most important art in the grocery trade. Our illustration reproduces one of these "prize-windows", with the aid of appropriate colouring to supplement the photographic picture. It will be admitted that such a window presents a very tempting appearance, calculated not only to entice the passer-by, but to give a good impression of the stock within the shop. Where the windows permit of it, such a window as that shown, dressed solely with provisions, may be effectively balanced and contrasted with another window dressed wholly with groceries. Hints will be found in the chapter devoted to the subject.

1s. 3d. per lb. (a quantity which will last a long time), greatly augment the nice appearance, and help also to cover up many awkward little spaces which are sometimes troublesome. They should be used rather sparingly, and drawn out lightly, not in bunches. Artistic draping with suitable material will greatly enhance the effect of a display of fancy goods such as confectionery or fancy soaps. In other displays, too, valuable aid in decoration may be had from a few suitable draperies, not necessarily elaborate or expensive. If tastefully arranged these may be made very effective. Mirror effects must also be studied—a point deserving of greater attention than is usually bestowed upon it. Photographs may often be employed with effect, and, of course, good cards, brightly worded and executed in the best style, must always be in evidence. Different-coloured incandescent electric lamps, if tastefully used, are remarkably effective, and admit of frequent changes. Sometimes working models may be found useful in attracting the people, but anything bordering upon vulgarity must be avoided. Such models are most useful where a lower-class trade is done; the high-class grocer does not usually try to get his shop surrounded by a gaping crowd of street urchins. Nevertheless it is true that for drawing attention to a window many traders believe in a mechanical device. One that was particularly effective at a recent exhibition was a revolving arrangement of coloured crystal glasses. The gas-burner in the centre not only illuminated the device, but supplied the motive power for revolving it, this being done simply by the hot air rising from the burner and revolving a fan above it. The use of a novel design or figure is to attract attention to goods of a class which you wish to sell, but which are not in themselves attractive for window display.

Having now settled in your mind (1) what to display in your window and (2) by what materials and devices you can make your display effective, the important step before commencing Make a Plan. your window is to think out a plan. You need an orderly arrangement, not a mere higgledy-piggledy show; and to gain a good result you must make up your mind what you are going to do. Taking in the plan of the window at a glance, as it were, think how a pile of this would look here or a row of that look there. Take a sheet of brown paper and draw on it a rough

sketch of the window floor-space, and on this map out with white crayon or chalk the position of the goods. Form an idea of the sides and background, picturing them in your mind's eye, using the background (in one colour if possible) to set off the goods shown before it. Having formed a rough plan of the design you wish to carry out, follow it as faithfully as circumstances will permit. It will usually be considerably modified by the time you have finished. In practice many difficulties crop up which cannot be anticipated, and strict adherence to a plan is frequently impossible. A one-article display is perhaps the most effective, but in the average shop the stock of any one line is not large enough —unless, indeed, the window is small; therefore the display has to be composed of a variety of commodities. In these circumstances

Avoid the Incongruous. it is essential that incongruity be avoided. For instance, do not let such articles as soap and tinned comestibles appear together. It can be no possible detriment to the food, but the effect of the two widely different articles in close contact will not be inviting to the possible purchaser. Of course,

many worse examples of this might be imagined, but the common-sense of the assistant will prevent too glaring an error. Show goods of a kindred nature together as much as possible. A window of cereal products, for instance, including such items as flour, macaroni, corn-flour, flaked oats, rice, &c., should look very well. Give prominence to your own goods and to goods that pay well. In a mixed window there will perhaps be some articles to

High Lights. which you more particularly wish attention to be drawn. To attain this, make them stand out in a bold pile from the rest, ticketing them only, and let the remainder of the display take a secondary place, as it were. As each article is arranged,

try it in several positions, and observe from the outside in what position it looks best. Let each row or pile be distinct, and not hidden by the one in front of it. A shallow window requires to be dressed as high as convenient, otherwise the effect will appear insignificant. A deep window, on the contrary, may be sloped well back to advantage, and, if lofty and well lighted, affords the

Stability required. dresser full scope for the exercise of his skill. It is adapted to any design which the clever artist may conceive, whether model or displayed. See that every article is firmly placed. It is annoying to have something falling to the bottom,

where, probably, it has to remain, very likely impeding the working of the inside blind. Finally, when your task is finished, step outside, take a careful survey of your work, note any faults which you find, and take pains to remember and avoid them at your next effort.

The mistake which even an experienced man will often make in dressing a window is that of putting too much into it. A window should be well filled, but this does not imply that it should be overcrowded. "I hold the art of window-dressing has much in common with the art of millinery," writes one Scottish grocer, "and as with ladies' head-gear, a grocery or provision window has no distinction if too much is stuffed into it."

With ever-changing seasons, and such stocks of dainties as are continually coming to hand to suit all seasons and tastes, there is no need why a provision hand should ever be at a loss to make his window not only pleasing to the eye, The Provision Window.

but the best possible customer-catching medium. One great advantage to be gained from a non-crowded provision window is that it can be dressed twice weekly or even oftener. This may be considered by some to involve a good deal of trouble, but, if a proper system be adopted, dressing becomes more a pleasure than a trouble, and it assuredly pays if practised in a neighbourhood where there are customers to be attracted. "I think", writes a correspondent, "it would pay anyone with a large provision window in a good-class district, or at any popular seaside resort, to have a miniature fountain playing in the centre of the window, with chunks of ice placed in the fountain-bowl. If it were dressed round with tongues, luncheon patés, potted meats, and similar delicacies (suitable for picnic parties or afternoon tea), two or three plants, and a few sprigs of parsley it would have a very pleasing effect, look very tempting during the hot weather, and more than repay the necessary outlay and cost of working." Freshness in provisions is, of course, everything. If anything in the way of cut bacon or cheese is shown it must be clearly and freshly cut. Bacon, in particular, wants constant attention, as it is the article with which it is most difficult to suit the public. But if you can please them with that article you will probably gain them for others, and very likely secure their full patronage. We have already mentioned the use of small shrubs in the provision window.

Such a plant amongst cut cheese makes a pleasant contrast of colour.

In regard to provisions it is particularly necessary to bear in mind that many foods quickly deteriorate when placed in the window. Butter, even in the pale light of the winter's sun, quickly loses colour and flavour, and the same may be said of bacon. No one, of course, would put such articles as salad oil, salad cream, caviare, or *pâté de foie gras* in the window. Take care the sun does not get to tinned salmon or sardines. Tinned pine-apples, too, seem quickly affected by heat. It has frequently been noticed that after showing them, one comes across defective tins. Bottled fruits should be kept lying down; when displaying them keep them so as much as convenient. The same holds good of bottled wines; spirits, however, should be kept upright. Keep the outside wrappers of articles on the goods as much as is consistent with making a satisfactory display. By exposure in the window, and by constant handling, goods soon get soiled and lose their fresh appearance, to preserve which every reasonable care should be taken. If the outside wrappers get dirty they may be stripped off when the article is sold. This point is of special importance. Finally, don't dress twice with the same goods, and see that the goods you use are well dusted before putting in window.

Set designs, including models of notable objects, or even having reference to current events—a coronation for instance—are a mode of window-dressing a great deal practised in America, and to some extent in this country. Models representing some well-known structure, such as the Tower Bridge, or the Tower of London, or Holyrood, or the Forth Bridge, when well executed, are capital draws, and well worth the extra time and labour they demand. Well-known soaps and similar goods lend themselves admirably to this style of display, and some manufacturing firms readily supply dummies and show-cards for the purpose when requested, so that an inconveniently large stock of their productions is not necessary. Do not be too ambitious at first; begin with something not too difficult, and when greater proficiency is reached, tackle more difficult subjects, as this sort of thing must be done well or is better left alone. Your object should be to get the model as symmetrical as possible,

producing a picture, not painted on canvas, or modelled in plaster, but built up of eatables appealing to the eye and palate of every passer-by. Our American friends are highly ingenious in these matters, which seem to hit their taste more than ours. Probably the art of making window-pictures will be developed here, however, much beyond what it is at present.

The working out of these picture-windows necessitates the use of special fixtures, but as a rule these can be readily made by anyone handy with the ordinary carpenter's tools. Thus a light lattice frame may be made for placing at the back ^{Stage} _{Properties.} of the window, the frame being square and cross-diamond pattern, with laths nailed on it. A set of steps can be made like the step-frames for pot-plants used in a greenhouse, having shelves adjustable at any height. A pyramid is a third "property" that sometimes comes in useful; and a fourth is a kind of cylinder made by nailing boards at intervals around two circular pieces of wood, like the staves around the ends of a cask. Empty boxes, of course, may be used. The decorative material chiefly employed is coloured cloth—"cheese-cloth" it is called in the States—which can be used as curtains for background, or made up in folds, rosettes, bunches, and so on, and used for ornamenting columns, arches, boxes, &c., being tacked on when necessary. Amongst the designs which have been reproduced by these means we may mention—(1) a castle of soap, built of long bars of soap, with a ground spice floor, a sugar pathway, and a stick-cinnamon fence; (2) a fish reservoir, with a tin reservoir for river, fish in the water, a toy ship afloat, and a toy wagon near making for a house built of tinned sardines; (3) a battleship, the hull formed of canned goods, funnel of large-sized cans, rigging of dried fruits, poles for masts, and so on; (4) a windmill, showing small sacks of flour, sails "practicable" and kept revolving by a small hidden motor; (5) a bread oven, made of red cloth on a frame, with white chalk lines to imitate brick, a red light visible inside the door, lard, bread, biscuits, baking-powder, flour, and salt around; (6) a landscape, rocks of rock salt, a tin water-reservoir, with stones, moss, and gravel, and a plank across for a bridge, a house built of soap or package goods, and a view for a background; (7) a picnic window, with a swing in motion, dolls amid rocks and moss, ferns, &c., and picnic goods displayed around.

^{Picture}
_{Windows.}

The Brooklyn Bridge is a favourite design, the piers being built of soap packages and other goods, and various lay figures introduced. Some of these "notions" seem rather childish when read of, but they are capable of being used to advantage. A "Breakfast Window", a "Lunch Window", a "Tea Window", and so on may easily be devised by the ingenious dresser. An effective Canadian window we saw a photograph of represented a church.

Topical and Special. A gable roof was placed on an empty tea-chest; packets of tea were then built around, and a steeple of various-sized tins of baking-powder. A tea-kiosk may be shown in the same way, and lighted up at night. A very effective window scene, which won a £50 prize in one of the London exhibitions, represented Whippingham Church—the building which the late Prince Consort designed in the Isle of Wight. A royal birthday window (with the union jack and other flags) can be made very effective. So also can a Christmas window or a New Year window—the former with a snowy landscape, and the latter with a belfry to "Ring out the old, ring in the new". With a wooden castle, a wintry landscape, some shrubs and figures, a little white wool and some spare salt for snow, a good winter scene can be contrived, and is always appreciated in the dull, dark days of Christmas-tide. A "Kitchen" window of kitchen requisites is another suggestion. For a flour window an arch built in the window and decorated with the wheat (in the stalk) is very attractive, and sacks of flour arranged in different ways under the arch would be all that is necessary. This would also make a very nice backing for a display of wheat cereals. A placard conspicuously displayed should be worded as follows:

FOR BEST RESULTS
IN BAKING
USE SO-AND-SO'S FLOUR.

Some Australian windows which got talked about were on the *All at One Price.*" all-at-one-price plan. There was, for instance, the Seven window. A large figure 7 was shown, and with it a long list of goods mentioned in the following printed handbill:—

"All the above Articles are at present being displayed in our window at Seven-pence. We believe in doing one thing at a time and doing that well. That's why we mention only 7 this time. Come to our shop, and the 'one thing at a time' we will try to do there is PLEASE YOU.

"WE ARE SEVEN!

"Hail, stranger, passing on your way,
 Let this your interest leaven,
 We offer bargains—for to-day
 Our price is only 'seven'.
 Don't pass this window idly by—
 For custom we have striven;
 Come, make your choice, step in and buy,—
 For cash, the price is 'seven'."

The various goods so priced were attractively displayed and ticketed smartly with such notices as "Here at seven", "There at seven", "Once more at seven", "Up here at seven", "Down here at seven", and "Every time at seven". The whole display was surmounted with a huge red "7". The following verses were neatly printed upon a card and placed in the centre of the window:—

"I met a grocer's little lad, his basket on his arm,
 In apron white, his face was bright as if fresh from a farm.
 I said: 'Where is your father, lad? I pray you now to tell.'
 'He is a sturdy farmer, sir; in Devon he doth dwell.'
 'And why so far from home are you, my lad with apron white?'
 'I'm working, sir, at Charlick's store, I tell you they're all right.'
 'All right, you mean in prices, hey, my little lad from Devon?'
 'My word,' quoth he, 'you come and see our window full at seven.'"

It is obvious that a grocer with an original turn of mind, and some taste and ingenuity, can ring the changes in an almost endless series of windows. Nor does this mean labour thrown away. Anything to attract and interest your customers—so long as you avoid the mean and ridiculous. As the American newspaper poet has it:

"A man who sees, day after day,
 A window dressed in the self-same way
 Becomes so tired he'd like to break
 The panes for mere resentment's sake.
 A window's like a pretty maid,
 And should be often new arrayed,
 So as to catch the loving eye
 Of every one who passes by."

A really first-rate show-card often sets a window off to advantage, and if of striking and interesting nature will attract considerable attention. But not all cards will be found worth exhibiting. Moreover, it is well to bear in mind that the exhibition of manufacturers' show-cards is not always a paying line of business. Many grocers nowadays make a charge for exhibiting such advertisements, more especially when the articles concerned are those "proprietaries" which, owing to the public's demand, are too frequently "cut" below profitable rates. For cards so exhibited it is only fair that the exhibitor should have his reward in some form or other.

In regard to ticketing goods, be careful not to spoil the effect of your window by using too many tickets. Every article to which you require attention to be directed should be clearly marked as to price, and also with description if necessary. It is also sometimes advisable to indicate the uses and mode of preparation of things new to the public. Tickets should be clean, easily read, and artistic. To be able to write a good ticket one's self is extremely convenient, as it constantly happens that a suitable one is not to be found, even though hundreds may be in stock. Particularly, if a descriptive ticket is required, is it useful, as matter may be added giving useful and perhaps necessary information. Thus ticket-writing is part of the art of window-dressing, and we would recommend its study, although it must be admitted that, as a rule, the work of the professional ticket-writer is far smarter and more effective than that of the amateur, who is necessarily less skilled in what is really an art.

The ticket-writer's outfit is not a very formidable affair. A special kind of card is used, commonly of royal size (20 inches by 25 inches), which can be cut up as required. A **Tickets.** **How to Write** **T**-square, set square, pair of compasses, flat rule, will be needed; also pencil, pens of different breadths, a few sable brushes or "writing-pencils", a stencil brush, gilder's mop, flat varnish brush and bottle, palette knife, slab or tile for grinding colours, pots and bottles for paints, and a hare's foot for laying on bronze. The special inks used are Japan ticket ink for indoor cards, and waterproof ink for use on cards which will be exposed to the weather. Both may be bought in bottles, about sixpence a bottle. For coloured work dry colour should be bought to be

ground up as required with gum solution and ox-gall. Gum solution is made of gum arabic and water—in the proportion of 4 ounces to a pint,—the former dissolved by being allowed to stand for two or three days in the bottle, and then strained off through muslin. To mix the colour, having ground it smooth with the knife on the palette or tile, add the gum to make a paste, and after mixing up well with the aid of the palette knife, add a drop or two of ox-gall; to this in the saucer add water to thin out the colour so as to make it workable with the sable brush. Ultramarine, cobalt, vermillion, carmine, crimson lake, emerald green, lemon, orange chrome, purple brown, flake white, and Indian ink, are the colours most used. For gilding purposes we should hardly advise the amateur to trouble about leaf gold; he will find gold and silver powders, and the bronze powders of various tints, sufficiently effective whilst cheaper and simpler to use. The powder may be used mixed with a little gum, just as *Colours and Letters.* ordinary paint; or, a better way, write your letters in gold size, and apply the powder dry with a soft cotton rag or bit of cotton-wool, rubbing it on when the size has become nearly dry. To form block letters it is well to commence by drawing lightly in pencil two parallel horizontal lines as guide lines, one top and one bottom of the letters. Then connect these by short vertical lines at equal distances, the space between each two being equal to the width of the letters you intend to draw, thus:



These guide-lines are intended to be rubbed out with india-rubber when the work is finished; their use is shown by the shaded portions above. If the letters are to be sloping, the downward lines will slope similarly. Patterns for various styles of alphabets can be readily obtained. It is possible, of course, to write without guide-lines in the ordinary style of handwriting but using the sable brush as pencil; and a combination of this lettering with block letters is often effective. Rubber type may also be used; an outfit for rubber printing costs little and is often of service. Rubber stamps and the older stencil plates are other aids

used by the grocer in his ticket work. The following are specimen tickets which can be bought ready printed:—

Choice New Season's Teas just arrived.

Our Teas are specially blended to suit the water of this district.

Our Teas never disappoint.

Specimen Tickets. Pure Ceylon Teas.

Pure Indian Teas.

Teas at popular prices.

"When shall we three meet again"—1st Flavour, 2nd Fragrance, 3rd Strength,
these are the attributes of our Pure Teas.

Coffees a speciality.

Pure Coffee roasted daily.

As we buy, so we sell, for Cash only! We lead. Others follow.

Our Goods are second to none for quality, we practise no trickery, and for more
honest value we challenge the trade.

Hams purchased at this Establishment Cooked Free of Charge.

Fine Fresh Salmon.

Ready-Dressed Ham.

Noted Cheap Provision Market.

Noted Cheap Grocery Stores.

High-Class Selected Groceries at Lowest Market Prices.

Flour is Cheaper.

Noted for Superior Flour for Puddings, Pastry, &c.

High-Class Grades of Flour at Lowest Market Prices.

We supply the Finest Bread in the District.

Best Quality Bread at Lowest Prices.

Our New Season's Jams are Perfection.

Delicious Tinned Pine-apples.

Delicious Tinned Apricots.

Finest New Jams.

Finest New Jams and Marmalade.

A large assortment of Luncheon, Fancy, and other Biscuits by best makers.

Prime Cooked Bacon.

Another notion much used is that of slatted tickets, varnished and taped for hanging up in the shop or window, or in a prominent position, say at the door. These notices are headed thus: "Special This Day!" "Our Price To-Day." "Cheap!" and so on; and beneath this lettering is a slatted surface on which any "special line" may be written with price, the writing being done with white chalk or coloured crayon so that it may be rubbed out with a dry cloth and rewritten as required. Or you may have a neatly printed and framed tablet of five or six regular "special lines", with blanks opposite each line for the price, which blanks can be filled by removable cards of figures inserted in the back of the frame

according to the price fixed for each day. Such a framed notice can be used for, say, butter, margarine, cheese, lard, and hams.

The window, it need hardly be said, should be kept constantly clean and bright. A little ammonia put into the water used for window-cleaning gives splendid results. For polishing the glass use a cloth on which a little dry whiting has been dusted. A good cleaning powder for show windows, and one which leaves no dirt in the joints, is prepared by moistening calcined magnesia with pure benzine, so that a mass is formed sufficiently moist to let a drop form when pressed. The mixture has to be preserved in glass bottles with ground stoppers, in order to retain the very volatile benzine. A little of the mixture is placed on a wad of cotton and applied to the glass plate. It may also be used for cleaning mirrors. Another suggestion for polishing plate-glass, and to remove any slight scratches, is to rub the surface gently, first with a clean pad of white cotton-wool, and afterwards with a similar pad covered over with cotton velvet which has been charged with fine rouge. The surface will under this treatment acquire a polish of great brilliancy, free from any scratches. For your inside glass always use rain-water if it can be had. Go carefully over the whole surface with a good clean sponge, which should be frequently squeezed out in a pail, and after the usual employment of leather and duster, polish the glass with a silk or a very soft clean "Selvyt" cloth. Take a little time over the job and it will repay you for your trouble, for the window will keep clean for a much longer time than when it is cleaned by the ordinary method. The same remark applies to lamp-glasses. Always polish them. The best cement for fixing glass tablets or letters outside shop-windows is a paste of india-rubber (pure) softened by mineral naphtha or chloroform. It must be rubbed on the window, and the tablet or letter affixed by gentle and equal pressure all over its surface. Nickel-plated signs are best cleaned with a mixture of rouge with fresh lard or lard oils, which should be made into a paste. Rub the bright parts with a wash-leather, using as little of the paste as possible, then wipe with a slightly oiled clean rag. Finely-rubbed bichromate of potash, mixed with twice its bulk of sulphuric acid and an equal quantity of water, will, it is said, clean the dirtiest brass very quickly. To remove old paint cheaply and quickly, use a solution of 1 tablespoonful of

To keep
the Window
bright.

vinegar and 1 ounce of washing-soda to $\frac{1}{2}$ pint of water. To prevent the nuisance of clouded windows in frosty weather mix 60 per cent of methylated spirit with 40 per cent of glycerine, and occasionally apply over the window with a clean cloth. The inferior qualities of both articles answer for this purpose; but there is nothing so effectual as sufficient ventilation, especially at the top of the window. If there is not an iron grating over the top of the window, glass shutters may be put in. A portion of the upper part of the window is cut away, and in its place is inserted a light iron frame holding a few slats of glass, which overlap in the same way as a Venetian blind. A piece of cord is attached to a suitable appliance for opening and shutting as may be desired. Another effectual method of preventing this trouble is to insert, close to the window floor, a gas-pipe, and to perforate it with small holes, say one inch apart, so as to form small gas-jets. If this is placed close to the window it will, when the gas is lighted, in effect cause a column of hot air to ascend next the glass and keep it dry.

Flies and wasps are often great nuisances to grocers, and more especially in grocers' windows, in the summer months. There are various "fly-catchers" and fly-destroying powders. A method of making sticky fly-paper is as follows:—

Pour some linseed-oil into a stone jar, and place the jar in a sauce-pan of water and put it on to boil. In about half an hour after the water commences to boil add sugar or treacle and yellow resin. Continue to boil until the mixture forms a sticky paste when cold. This can be ascertained by taking a little out from time to time—as the housewife does with jam—and allowing it to cool. The quantities of the ingredients required are: $3\frac{1}{2}$ oz. of raw linseed-oil, 1 lb. resin, and $3\frac{1}{2}$ oz. of sugar or treacle. This should be spread whilst hot on papers previously prepared. Old newspapers, or, in fact, any kind of paper, soaked in a solution of one part alum and two parts water, and allowed to dry, will answer the purpose satisfactorily.

To combat the wasp pest one country grocer we know buys up, every spring, all the queen wasps he can obtain locally. He offered 3d. each for them at first, and now regularly gives 1d., the supply in some years running to hundreds.

Adequate sun-blinds are very necessary. So much of a grocer's stock is deteriorated by exposure to the sun's rays, or even by strong light, that the matter of efficient protection from it is of the utmost importance. Yet goods may frequently be observed exposed to the full glare of the sun, a thing which the public, with the fear of ptomaine poisoning prevalent, is

quick to notice. To prevent the sun coming under the blind when low, white or striped canvas is sometimes fitted on hooks or studs fixed on the sash-bars. Shutters are becoming out of date, but their absence in the early morning is sometimes disastrous for the goods exposed to the sun at that time. Canvas inside blinds are therefore provided, which are pulled up last thing at night and secured by padlocks and an iron rod. These inside blinds it is sometimes well to interpose between the passer-by and the disorder of a window in process of being "dressed".

17. SENDING OUT GOODS

Methods of packing and delivering goods are very different nowadays from those which used to be in vogue. Not only has the motor-van in some instances superseded the horse and trap, and the tricycle the porter's basket, but there has been a much more general change in such a matter as packing the goods themselves. In all retail trades there has been a great change in this respect, due to the development in the manufacture by machinery of cheap boxes of wood, cardboard, and paper. In the larger establishments and wholesale houses automatic machines are used for such work as packing tea, coffee, sugar, spices, &c. The extraordinary development of the packeted goods trade is well known. One of the largest stores in the world, in one of the chief New York streets, is devoted solely to the business of selling goods that are ready packeted for the customer. Many of these goods are also sold by grocers in general. But apart from these proprietary articles, the convenience of the ready-made paper or cardboard box and the ready-made bag saves the up-to-date grocer a great deal of time and trouble which he used to expend in putting up such goods, for instance, as moist sugar. For this purpose, strong bags of perfect shape and reasonable weight—so that the inspector is not likely to challenge them—can be bought for less than the price of paper itself of a few years ago. Equally cheap, and in some instances of really beautiful appearance, are the tea-bags of to-day, some tinfoil-covered, with tinted semi-transparent paper, some of "parchment", and so on.

Packeted
Goods.

For postal or rail purposes wooden boxes can be bought in nests.

Quick weighing, wrapping, and parcelling of the goods that have to be handled are accomplishments every counter-hand should ^{Making up} take a pride in. There is an art in wrapping up a parcel. The paper should be of a suitable size and kind, and the parcel tied up neatly and well, or the lady to whom it is sent will be pretty sure to notice it and draw her own conclusions as to the management of the shop from which it comes. More than that, if the groceries to be packed are mixed, the novice will need to learn that he must not put, say, two ounces of pepper between a pound of tea and a pound of coffee. Scented goods, such as pepper, tobacco, or soap, should never be put next to tea; if there is an excess of such goods, rough padding should be put around them to separate them from the rest. Eggs may be packed with other goods if placed first in a small separate box, with chaff to fill up and the lid tied down. In making up a parcel the square and heavy goods are naturally put first as a foundation. The paper used for such parcels in a high-class trade is a good light brown lignum, light in weight and tough in texture. Where appearances do not matter so much, and the keeping down of the paper bill is an object to be borne in mind, a little economy may sometimes be effected by straightening out and stringing up the wrapping-papers the grocer receives with his wholesale goods. But as a rule "it doesn't pay to pick up dropped nails" in a busy shop. For addressing the parcels use an adhesive label, unless the plan mentioned below is adopted.

An important point to be borne in mind is the proper invoicing and checking of the goods before they are parcelled. It is well not to have odd goods belonging to other orders too near when ^{Unhappy} _{Mistakes.} packing a parcel, or they may be included, with dire results. The woes of a chemist who was the unlucky cause of breaking off a match between a lady customer and her curate are thus touchingly related:—

"One day this Miss Dimple came into my shop,
She seemed shy and embarrassed a bit.
(She would be, of course, since her purchase comprised
A complexion-repairing outfit.)
'Send these up to me. Will you please also send,'
She added, 'as soon as you can,

A box of the most efficacious pastilles
To the Rev. Erasmus McCann?"

"I made up the parcel and sent the boy off,
And said to myself: 'Well! what next?'
For I thought of a sermon the vicar had preached
On the 'Vanity, vanity!' text.
But business came in and attention engrossed,
And morning to afternoon ran;
When in thro' the doorway, with packet in hand,
Stept the Rev. Erasmus McCann.

"What mean you by sending me these?" he exclaimed,
As the packet with loathing he eyed.
'They're some things Miss Dimple had asked me to send
For your personal use,' I replied.
And then with an archidiaconal glare,
And an archiepiscopal ban,
He threw down the packet and swept from my shop,
Did the Rev. Erasmus McCann.

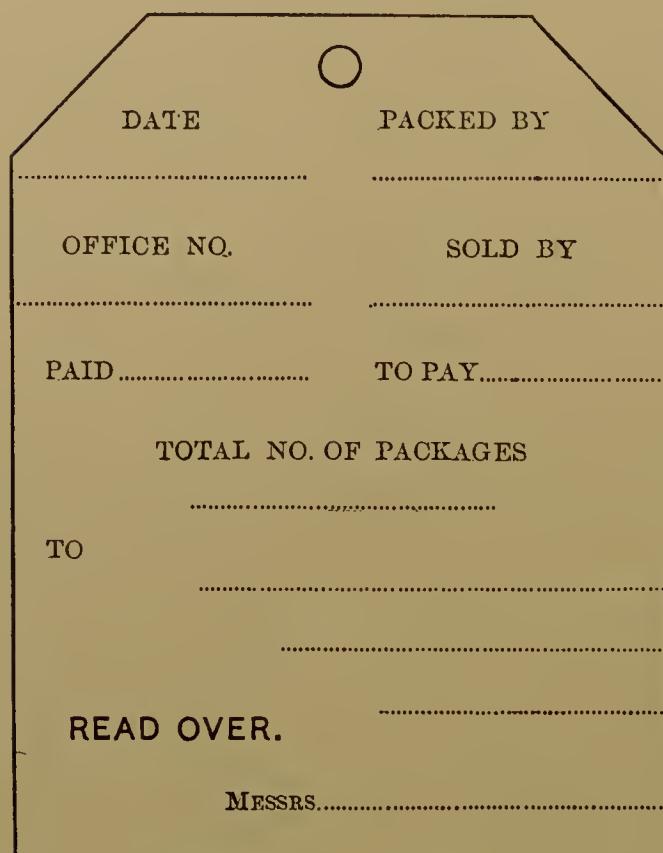
"I opened the packet—puff, powder, and rouge
To my horrified gaze were disclosed.
That dolt of an errand-boy scarcely can read,
And had got the two parcels transposed.
But I quickly found out that I was to blame,
When the packet more closely I scan.
For I found that it had been directed by me
To the Rev. Erasmus McCann."

The way to avoid such unpleasant exchanges is to have a proper system of checking the goods as made up for despatch. The old style is this: A customer leaves her order at the counter. The assistant takes the order to another department, where still another assistant "gets it up". He in turn passes the goods and order attached to another, who packs it in a box, with, perhaps, a dozen other orders of a similar character, only separated from each other by a piece of newspaper. These boxes of miscellaneous orders are then taken to the delivery cart, the invoice, or, in case of cash orders, the paid slip, is written, and the driver goes off with his load. He is supposed to deliver according to invoice or slip, and on his return should report any shortages. In five cases out of ten he omits the latter detail, and when a complaint comes in there are so many on whom part of the blame could be placed that it more often than not is allowed to

Methods of
Delivery.

pass entirely, and the customer is mollified by being handed the article missed.

The new style aims at ensuring correctness by showing where the blame lies. Every parcel of goods sent out has a label attached, made out thus:—



above label, with all particulars the driver alone is responsible.

However, it is not every grocer who will think such a plan as this is necessary in his own case. A grocer's assistant of experience offers the following remarks:—

First, for the country journeys, taking economy, room, and expense into consideration. The best way is to write the number **For Country Journeys.** on the top of each order in the book, and a corresponding number on the top of each bill, so that instead of having to write the name on each article you simply put the number. When getting up the orders, it saves time to get someone to call over the orders as the assistants get them up, and as each separate order is completed, stack it upon the counter. After the whole lot are finished get some large boxes. Pack the last order in first till you come to No. 1, and let the porter who is to deliver the goods pack them, and also be responsible for each item. In summer-time it is necessary to make out

Instructions on the back of this label tell the customer what to do in the event of mistakes. The numbers of packer and salesman are sufficient for the purpose of tracing an error. The assistant who takes the order at the counter generally "gets it up" himself. The advantage of this is that he is more familiar with the customer's requirements as to brand, price, &c., than any other assistant. When the goods are "got up" they are tied into a parcel, or packed in a *separate* basket, and the filled in, attached. After this

a separate provision list, and pack these in suitable boxes, with a wet cloth over the butters, in the morning before starting. String all your bills together to keep them from blowing away. As the man looks at, say, No. 15 bill he can readily pick out No. 15 goods; and if he counts the items he should be pretty safe in assuming that Mrs. Brown will not look black at him next time because of any omission. Another method is to pack each separate order in a separate box, each assistant taking his own bill and getting up the complete order. In this case let each assistant keep his own standing at one part of the counter, or he is liable to mix his goods with those of another. Have all the boxes brought in close proximity to the workers, and let each assistant get the nearest person to him to call over the order if disengaged. Should that monopolize too much time, the assistant must count the number of goods on bill, then see if those he has put up accord therewith; after which he must call out the goods, giving each weight and price, as it may happen that at first looking at his bill he may have mistaken $\frac{1}{2}$ lb. for $\frac{3}{4}$ lb., or 1s. 6d. for 1s. 8d. Let each one also initial his own order, so that it may be known who put up each customer's goods, in case of error. Always so arrange the bills that the goods all going in one direction are got up first, so that when the porter drives up with his van he may find a load ready for him. After he is despatched, begin the other section of bills for the next route, any urgent orders meanwhile being sent off by the boy. It is a good plan to use one side of the shop for one direction and the other side of the shop or counter for the opposite one. Thus you know where to look for your parcels without confusion.

In packing parcels for the carrier it is best to put on the bill the carrier's name, what hotel, and when he starts away, so that those orders going first may be taken in hand first by the assistant.

In packing a van with wholesale goods the first essential is to secure their having been got ready systematically. After the traveller has handed in his order-book, lists for each department should be written out by the clerk, and given to the porters of the various departments. Each section of goods should be packed ready, having written labels outside each one to describe the contents; and, before the time

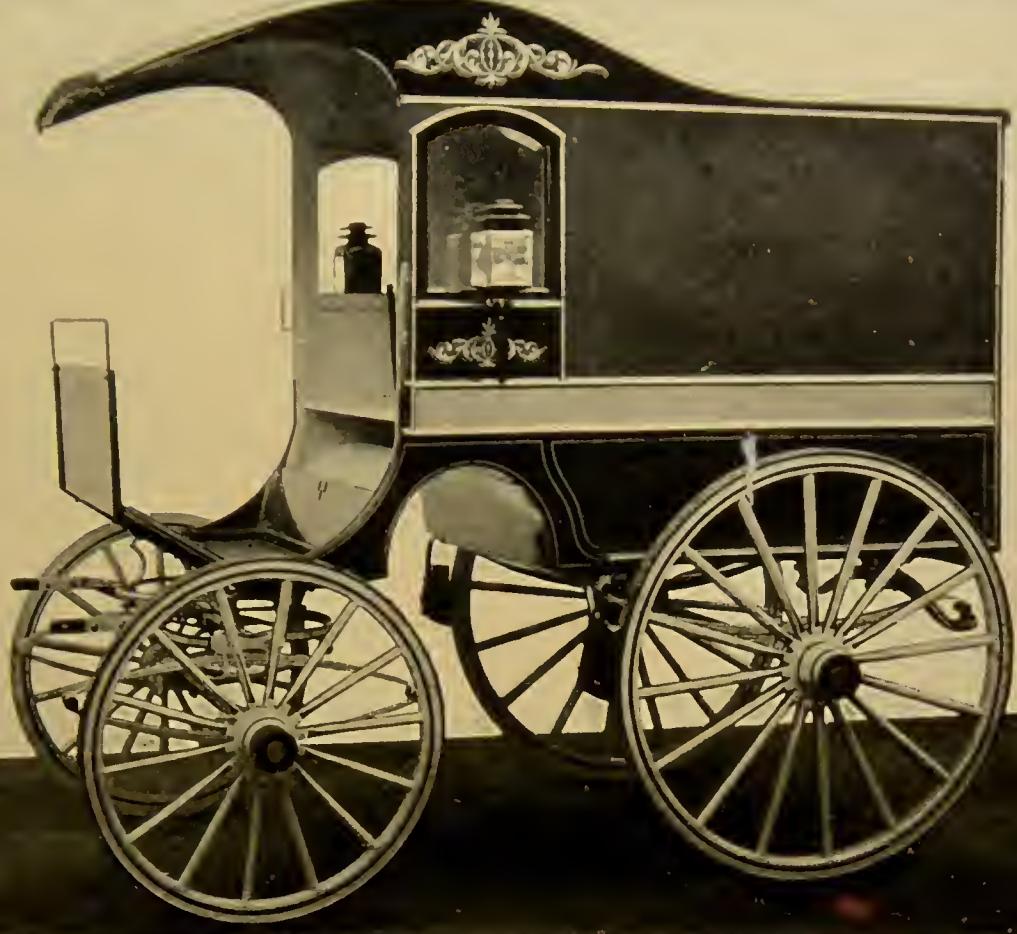
for despatching the various classes of goods collected for their respective orders, and addressed to the consignee, also mark the number of parcels for each customer, thus—Jones, 16. A delivery note should be given to the carman, and while you call out the goods from the order-book, let him also, at the same time, check his delivery list to see if it accords, and if the goods are all there, ready to pack up. Any goods out of stock should then be signed, "Due to follow". He should be provided with a returns-book, from which he can give a perforated duplicate for any tins, bottles, jars, or boxes that he may be required to bring away. In loading up the van, put all square, heavy boxes and solid goods at the bottom of the van; and so arrange each order that the first one is handy when he makes his first call, and so on. It is a good plan to take a lad to sit behind the van, to prevent the possibility of goods being removed *en route*.

The reader is probably aware that special duplicate or triplicate order-books for the trade can readily be purchased from the trade printers. A special grocer's rounds-book is made of narrow shape for carrying in the pocket. An ingenious contrivance holds the sheet of carbon paper at the top so that it can be used over and over again with the least possible trouble.

With regard to "shops on wheels", a correspondent of experience writes: "I advise a trader (in a wide country district) ^{Shops on Wheels.} to solicit customers weekly and despatch orders early the next morning. Use duplicate order-books, and give each customer a consecutive number. Mark each article with number in ink, which will enable all ordinary-size parcels to be packed in large boxes. If petroleum is sold, have round zinc drums and deliver from bulk. As a hawker's licence is required for hawking petroleum, care must be observed to supply only that which has been previously sold. The same person should regularly cover the ground, and should be given a free choice in the selection of provisions. A good man will soon discover customers who will take unsaleable provisions at a fair price. A week's credit will generally be found necessary, but on no occasion should long credit be given. By this method an employer has a far greater check on the honesty of those in his service, and the hawker's licence is saved. The delivery can be effected without undue haste, as it frequently happens, when selling from stock, that the

HORSE VAN AND MOTOR VAN

A smart delivery van is one of the best advertisements for a grocer's shop in its own locality. By way of illustrating what is said on the subject of vans in the text, we reproduce photographs of a horse van and a motor van specially built for the use of the trade by the Bristol Wagon Works Company. The chief recommendation of the motor van, in the present stage of its evolution, is its novelty, which is as yet sufficiently striking to render it valuable from the advertising point of view.



HORSE- AND MOTOR-VANS

Specially built for Grocers' use by The Bristol Wagon Works Company

horses have to make up for all time lost from whatever cause. It also enables you to supply all that is required. Regarding the cost, a covered cart would cost from £12 to £20, and a van from £25 to £45, according to finish, size, and kind of cover."

The grocer's van, it need hardly be said, should be as smart as he can make it if he values advertisement. A van is often a good index to the shop from which it comes. If it looks dull and drab and dirty, it suggests an untidy shop and poor service; if spotlessly clean, cheerful in paint, the harness bright, the horse well groomed, the driver neat, and the general effect smart and attractive, the grocer who owns it could hardly have a better recommendation in every street through which it passes. Trucks and hand-carts and vans can be had in almost infinite variety. A strong, light, and ornamental parcels-cart is made with rubber tyres and ball bearings. One form has a lid which flies open on a catch being loosed. The tricycle cart is often used—though it is sometimes a painful sight when heavily loaded and propelled by a weak lad uphill! One form of hand-cart is collapsible, for tradesmen who have only narrow doorways and back premises. You draw a bolt, and—hey, presto! the hand-cart immediately folds up into incredibly small compass. At a recent trade exhibition could be seen covered delivery vans, fitted up with shelves inside; parcels vans, light-running, for suburban trade; the grocer's four-wheel spring van, with boarded top, fitted with springs, patent axles, mahogany panels in sides, and door at back, quoted at prices ranging from £38 to £57, 10s.; a very light-running van for quick deliveries, made to carry about half a ton, costing £40, 10s.; an omnibus van, at £62; open delivery vans, provision merchants' trolleys, strong spring floats, and two-horse vans. The two-wheel "Coburg" cart, in pony size, costs £24, 10s.; a grocer's delivery cart is made in three sizes, to carry from 15 cwts. to 30 cwts., at prices ranging from £18, 10s. to £23, 10s.; and an easy-running spring cart may cost from £15, 15s. for pony size up to £21, with a carrying capacity of 20 cwts.

The advantages of the motor van, if it can be afforded, are very obvious—any grocer can appreciate a motive power which does not "shy", and, if properly handled, has no inclination to run away, which is not subject to sudden

A Grocer's
Vehicles.

The Motor
Van.

and prolonged attacks of illness at the busiest seasons, does not take cold if left standing after a quick run, and—no small consideration—requires no Sunday grooming or attention. The grocer doing a trade of any considerable size requires a van and a pair of horses. Unless he has a third horse in reserve, he may at any moment be called upon to hire a substitute for one sick or injured; and even with an ample team the speed and distance covered are very limited. A firm who had tried a motor van for six months published the following comparison as the result of their experience in 1903:—

Cost of Three Horses.

Three horses at £40	...	...	...	£120	0	0
Three vans at £35	...	...	...	105	0	0
Harness, stable, utensils, &c.	...	...	...	30	0	0
				<hr/>	<hr/>	<hr/>
					£255	0
Interest on capital, 5 per cent per annum	...	...	...		12	15
Keep of horses (three at 13s. per week)	...	...	...		101	8
Shoeing	...	...	...		3	0
Veterinary charges and medicine	...	...	...		5	0
Hiring and loss through sickness	...	...	...		5	0
Depreciation, horses at 10 per cent	...	...	...		12	0
Depreciation, vehicles at 10 per cent	...	...	...		10	10
Depreciation, harness, &c.	...	...	...		6	0
Upkeep of vehicles (including 5 per cent painting)	...	...	...		5	5
Wages, three drivers at 18s. per week	...	...	...		140	8
Wages, three lads at 7s. per week	...	...	...		54	12
Horsekeeper (proportion, say)	...	...	...		13	0
				<hr/>	<hr/>	<hr/>
					£368	18
					0	0

Cost of Six-Horse-Power Van.

Van	...	...	...	...	...	£300	0	0
Sundries	...	...	...	...	...	10	0	0
						<hr/>	<hr/>	<hr/>
							£310	0
Interest on capital, 5 per cent	...	...	...	...	...		15	10
Upkeep, 5 per cent	...	...	...	...	...		15	10
Renewal of tyres	...	...	...	...	...		15	0
Petrol (based 8000 miles per annum)	...	...	...	...	...		37	0
Lubricating oil	...	...	...	...	...		2	0
Hiring through stoppage of vehicle	...	...	...	...	...		5	0
Recharging or new batteries	...	...	...	...	...		5	0
Depreciation, at 10 per cent	...	...	...	...	...		31	0
Wages, one man at 22s. per week	...	...	...	...	...		57	4
Wages, one lad at 7s. per week	...	...	...	...	...		18	4
Contingencies	...	...	...	...	...		5	0
						<hr/>	<hr/>	<hr/>
							£206	8
						0	0	0

A few points of law have to be noted in reference to the use of delivery carts. For example, if a cart is constructed and used solely for the conveyance of goods in the course of trade it is not liable to duty, but if not so constructed, or if used for pleasure, a tax has to be paid. If a traveller goes out for orders in a trap, and carries a few samples or parcels with him, his doing so does not bring the trap within the exemption. If goods are sold from the van, as is often the case, a hawker's licence must be taken out unless only "victuals" are sold; for "victuals", in which term tea is included, no hawker's licence is required. The usual way is that the owner of the business takes out the licence in his own name, but the man who goes out with the cart or van must carry the licence with him for production if called upon. The owner's Christian and surname and place of business or abode must be "visibly and legibly painted in letters of not less than one inch in length" on all trade vehicles, or a licence will be required.

The grocer does not incur any special liability for his vanmen under the Workmen's Compensation Act, unless his premises constitute a factory owing to the presence upon them of the machinery recognized as creating this condition. He incurs, however, the ordinary liabilities for drivers' accidents, which are not infrequent, so that it is by no means an unwise plan to insure. This is done by one of the grocers' associations at the premium of 9s. per driver per annum. The proprietor should also look to his harness, &c., as if an accident happened, and he were aware, or ought to have been aware, that the harness was faulty, he would be liable in damages.

18. THE OFFICE—BOOK-KEEPING

The proprietor's office, if he have one, is usually placed in such a position in the shop that he may see from it as much as possible of what goes on. Whether the book-keeping is done in the same office is a matter of individual convenience settled according to the nature and requirements of the business. The books themselves are "kept" in a small safe or other convenient and secure resting-place, wherein they can be locked up each

night. It is the *book-keeping*, however, rather than the custody of the books which is the important matter.

Under the bankruptcy laws it is incumbent upon every trader to keep proper books of account (such as "sufficiently disclose his business transactions and financial position"), and in the event of a failure in business the Bankruptcy Court has power to punish neglect in this respect by suspending a debtor's discharge. In several British colonies the failure to keep reasonable and proper books of account is a punishable misdemeanour. In New Zealand this is punishable by two years' imprisonment; in South Australia imperfect, negligent, or careless book-keeping, if wilful and with intent to conceal, renders the trader liable to three years in gaol. By Article 8 of the French Code of Commerce every trader is bound to keep a journal which shows his assets and debts, business transactions, negotiations, acceptances or endorsements of bills, house expenses; also to file all letters which he receives and to copy in a letter-book those which he sends. By another article France and Scotland. he is compelled to make a private inventory every year of his real and personal property and of his assets and debts, and to copy the same, year by year, into a book specially kept for that purpose. Stringency as to book-keeping is also a feature of the Debtors (Scotland) Act of 1880; a debtor who, at the date of the presentation of the petition for sequestration or cessio, is indebted to an amount exceeding £200, and has not for three years next before such date kept such books or accounts as, according to the usual course of any trade or business in which he may have been engaged, are necessary to exhibit or explain his transactions, is deemed guilty of a crime and offence unless he proves to the satisfaction of the Court that he had no intent to defraud, and on conviction before the Court of Justiciary, or before the sheriff and a jury, may be imprisoned for two years, or, by the sheriff without a jury, for sixty days. But, after all, the worst punishment, perhaps, of the neglect of book-keeping is the trader's own ruin as a trader. It was estimated a few years ago that this neglect, and the failure to exercise continual supervision over the progress of a business, caused about 70 per cent of the failures in the grocery trade.

Now, a few words as to book-keeping. If we turn to the *New*

Popular Encyclopedia (the Gresham Publishing Company, London), an excellent book of general information, we shall find under the article Book-keeping that there is Book-keeping by Single Entry and also Book-keeping by Double Entry, besides many special "systems" adapted to the particular requirements of individual businesses. "Book-keeping by Single Entry is now comparatively little used", says this authority, "except in retail businesses where, from the number of insignificant transactions, the cost of a formal record exceeds its value. Even in such businesses, however, a system of Double Entry may be adopted for generalizing the facts originally recorded, and this practice is being gradually adopted by the better class of tradesmen. Book-keeping by Single Entry is a simple record of transactions without any artificial system." Debts incurred (by the trader) are entered, to the *credit* of the party to whom they are owing, in a current or ledger account; debts due to the trader are entered, to the *debit* of the party owing them, in the same manner. These entries may be made from any subordinate book—a day-book, sales-book, or bill-book. Cash paid or received is *debited* or *credited* in the ledger, to the account of the party receiving it or paying it, only when a current account is maintained. . . . Book-keeping by Double Entry consists in adopting, in addition to the personal accounts of debtors and creditors contained in the ledger, a series of what are called *book* accounts (or nominal and real accounts as they are usually termed), which are systematic records, in the form of debtor and creditor, of particular classes of transactions. These accounts may be varied to any extent according to the nature of the business and the kind of information intended to be conveyed by them. The name Double Entry comes from the fact of every entry being made in this system according to a logical relation established between the Book accounts and the Personal accounts opened in the ledger. For every debt incurred some consideration is received. This consideration is represented under a particular class or name in the ledger as the *debtor* in the transaction in which the party from whom the consideration is received is the creditor. . . . It is evident that on this principle the entries made on the debtor and creditor sides of the ledger must always corre-

Single and
Double Entry.

Single Entry.

Double Entry.

Book
Accounts.

spond; and that the balance-sheet (a sheet containing the balances of all outstanding accounts in the ledger) must, if the entries are correctly made, balance exactly."

If our grocer is in a comparatively small way of business, so Books for Single Shops. that he does most of the book-keeping himself, his books may be reduced to a minimum. He will require:—

For Goods He Buys

- A "Wants" Book for items of stock required.
- A Duplicate Order Book (or duplicate printed order sheets).
- An Invoice Guard Book or File.
- A Bought Book.
- A Warehouse Stock Book.

For Goods He Sells

- A Duplicate Counter Invoice Book.
- A File for Customers' Orders (or a Guard Book).
- A Sales Book (sometimes called a Day Book).
- A Returns Book (or duplicate forms for returns).

For Receipts and Payments

<ul style="list-style-type: none"> A Shop Cash Book. A Petty Cash Book. A Private Cash Book. 	<ul style="list-style-type: none"> A Duplicate Receipt Book for own payments. A Duplicate Receipt Book for own receipts. Rubber Dating Stamp.
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For Record of Accounts

- A Ledger

The *Duplicate Order Book* is for keeping a copy of the orders he sends to wholesalers or others; the duplicate being his own record. The *Invoice Guard Book* preserves the invoices he receives for goods that arrive. The *Bought Book* is for a handy summary of all these purchases. The *Duplicate Counter Invoice Book* is for invoices of goods he sends out; the duplicate being his record. The *Customers' Order* file or guard book is for preserving those orders. The *Sales Book* (sometimes called a Day Book) is a record of credit sales. The *Shop Cash Book* is for entering all cash received, and which is to be paid into the bank every day. The *Petty Cash Book* is for a record of all payments that do not require to be made by cheque; a special cheque being drawn weekly for petty cash to be so spent, and the payments being made from a cash-box and not from the till. The *Private Cash Book* is the proprietor's private concern, and should record

all receipts and payments and bank transactions. It is also necessary to keep a *Returns Book* in which to enter all goods returned to the grocer by his customers, or returned by him to the wholesalers. The *Ledger* is the grand record which embraces all the other books in a compressed and permanent form.

It is possible to reduce the number of books mentioned above, or they may be increased. A grocer writes:—

"I keep one Ledger, one Cash Book, Duplicate Books for counter use and soliciting orders, and a check till. (No Day Book.) First, I will deal with Duplicate Books. These can be obtained for a very small sum. Say I purchase 100 books of 50 duplicate bill-heads. On arrival I number same 1, 2, 3, and so on, up to 100—each page is already numbered in the books, 1 to 50. Still Fewer Books.
Every order is taken in those books, indoors and out, the bill is torn out and given, or sent, with the goods, the copy remains in the book. This serves a dual purpose. It is not necessary to write the bill out again; that is now done, and I have a correct copy in my possession, just the same as if posted into a Day Book. I wish to emphasize the word *correct*. I have found, where great care is not used in posting from one book to another, omissions, &c., will occur, and much time is wasted in discovery. With duplicate bill-heads, bills once written, carried out, and totalled up correctly, no further details are necessary. Take Book No. 1. Mr. Johnson's order is on page 15; this I enter into the Ledger to Mr. Johnson's account. Simply write, April 30—goods 1-15 7-6. Figure 1 is the number of the book, 15 the page. Therefore, in Book 1, page 15, you will find the order when such is wanted for reference, or to enter into the pass-book. At the end of each month, all books used during the month are tied up, the name of the month written boldly outside, and put into a locker in rotation. Any time the particulars of an order are required, turn up folio in the Ledger; note month, date, book, and page. The other day I was asked by a lady for particulars of an order given twelve months ago. With my system I placed before her the original copy of her order in about three minutes. In the Cash Book, all cash taken outside on the rounds is entered every night, and posted into the Ledger next day. When any customer pays an account at the counter, the name is written on the till sheet opposite the amount paid. This also is taken off the sheet and entered into the Cash Book every night, and posted into Ledger next day."

The needs of businesses vary, but doubtless many readers would find sufficient the system of books described as follows by a Chelmsford grocer:—

As a grocer, in the business I am in, I find it essential to have nine books. I will first of all state the kind of books, and afterwards what they are for, and other details:

<ol style="list-style-type: none"> 1. Journal or Day Book. 2. Petty Sales Ledger. 3. Sales Ledger. 4. Purchase Book. 5. The Bought or Merchants' Ledger. 	<ol style="list-style-type: none"> 6. Cash Book. 7. A Detailed Cash and Credit Book. 8. A Petty Cash Book. 9. Private Ledger.
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1. The *Journal*, or *Day Book*, where all transactions for sales credit can be entered. Add up once a month and "post" to left-hand or Dr. side of Sales Ledger. The returns received from customers can be entered at the end of this book (to save two books), added up once a month, and entered on right-hand or Cr. side of Sales Ledger.
2. The *Petty Sales Ledger*, where all goods sold to customers not entitled to a pass-book should be entered on the left side from the Journal.
3. The *Sales Ledger*, where accounts should be opened for all those customers who have a regular account, and amounts posted on the left or Dr. side from the Journal.
4. The *Purchase Book*, where all invoices received from merchants should be entered. Add up once a month, and post to the right side of the merchant's account in the Bought Ledger. The returns to the wholesale houses should be entered at the end of this book (to save two books), added up once a month, and posted to the Bought or Merchants' Ledger on the left or Dr. side.
5. The *Bought or Merchant's Ledger*, where all items are posted to the various accounts from the Purchase Book—goods received from merchants on the right or Cr. side, empties sent away to merchants on the left or Dr. side.
6. The *Cash Book*, where all the cash is entered on the left side under cash column, credit column, branch shop column, and "various" column (which I shall speak about presently), and the total will be what you bank; and where all cheque payments are entered on the right side under cheque column. A discount column should also be kept on the right side of the book, and also a "various" column (which I shall speak about presently) for cheques paid away other than to merchants. The total amount of discounts, cheque payments for merchants only, and cheque payments for other items should be added up once a month.
7. A detailed *Cash and Credit Book* should be kept, posting all the cash paid for credit account items to the Sales Ledger on the right or Cr. side. This is merely a copy of the check till accounts, as it is rather a bad plan to post from check sheets. These credit items should be deducted from the total cash taken (*i.e.* if you have only one check till), and the remainder will be the cash taken for ready money transactions. The cash for ready money should be entered in the Cash Book on the left or Dr. side, under cash payments. The cash for credit sales should be entered in the Cash Book on the left or Dr. side, under credit payments. Any cash received for any other item, which has nothing directly to do with the day's takings from customers, should be entered under "various" column on the left or Dr. side.
8. A *Petty Cash* or expense and petty purchase book, showing all your petty expenses or purchases, which should be met by a cheque payment every week, which cheque would be notified in the Cash Book under "various" column on the right or Cr. side.
9. A *Private Ledger* (which is very important) should be kept, containing various accounts, such as P. and L. account, goods account, merchants' ledger account, sales ledger account, and several others, such as king's taxes, council rates, poor rates, lighting, fixtures and utensils, &c.

At the end of each month a trial Balance-sheet can be made by adding up all items on the Dr. side of the Private Ledger, and the same can be done with all items on the Cr. side, when you will find that they should balance. If they do not balance you have not posted everything, or have perhaps posted to the wrong side. Further, in the two "various" columns for cash received or paid, you will notice

that the items represent accounts in the Private Ledger, which have already been posted to P. and L. account or other account open, representing the Dr. or Cr. of that account, whatever it may be—*e.g.*, you receive an account for the quarter for gas, say £2; this should be entered to the credit of gas account, and posted to the debit of P. and L. You can post the cheque direct to P. and L. if you like, but then you would lose sight of how much gas you consumed for the year. Say that you do the former, then the cheque paid (see “various” column, right side of Cash Book) is posted to Dr. side of gas account. Again, you will perceive if you go to your Cash Book that the monthly (or any other time you like to balance this book) balance is your balance at the bank, allowing, of course, for cheques not presented.

Keep to the monthly system.

To save any doubt as to where you should post some items into the Private Ledger, I will endeavour to explain.

First, goods account.—Dr. side: Petty purchases, purchases, returns from customers. Cr. side (cash takings, posted from Cash Book), Journal, discount (merchants). Credits (merchants): At end of year stock in hand should be entered on Cr. side, the difference representing gross profit.

Second, Merchants' Ledger account.—Dr. side: Cash payments for invoices posted, cheque payments for goods, credits (merchants), discount from merchants. Cr. side: Purchases of goods.

Third, Petty Cash account.—Dr. side (cheque written weekly) and posted from Cash Book. Credit side: Wages, expenses, petty purchases, cash payments, wages and expenses posted to Dr. of P. and L. account. Petty purchases posted to Dr. of goods account (see above). Cash payments posted to Dr. of Merchants' Ledger account (see above). The Petty Cash account should always be balanced first at end of month.

Fourth, Sales Ledger account.—Dr. side: Goods booked in Journal. Cr. side: Allowances other than returns, returns, cash received for credit payments (posted from Cash Book).

Fifth, profit and loss account.—Dr. side: Wages, petty expenses (posted from Cr. side of Petty Cash account), lighting, council rates, poor rates, water rates, posted from Cr. side of the accounts opened under these items, and all other expenses, not forgetting rent. Cr. side represents gross profits (posted from goods account) for the year at stock-taking time.

A Balance-sheet should be prepared at the time of the stock-taking annually, and if every debit is put down, and likewise the credits, you will find them add up alike.

The **Ledger** in a small business sometimes includes all the accounts; the first half of the book being used for accounts with customers, the next quarter of the pages for accounts with wholesale firms, and the remainder of the book for the private ledger accounts, such as capital, bank, trade expenses, wages, private drawings, &c. In one form or another every transaction should sooner or later find its record in the ledger. This book has two sets of columns on each page—the one on the left for debit

entries, the one on the right for credit entries. Whether the customers' accounts are kept in it or in a separate book the general ledger will necessarily include a cash account, a goods account, a general-expenses account, a drawings account, a lease-and-goodwill account, a capital account, and a profit-and-loss account. Under the general-expenses account may be entered wages, gas, stationery, petty cash, rent and taxes, &c. In a large business each of these might have its separate account in the ledger. The totals for the various other books are "posted" into the ledger to the respective accounts, so that at any given time the ledger gives a complete conspectus of the business.

The following examples are given as illustrations of books, and to show in what manner they are used in a grocer's business:—

BOUGHT BOOK

1

Date.	No. of Invoice.	From whom Purchased.	Article.	Ledger Folio.	Amount of Invoice.		
					£	s.	d.
19 July 4	56	Jones, Smith & Co.....	Tea	71	52	9	6
" 7	57	Brown, Robinson & Co.....	Sugar	72	12	8	9
" 10	58	" " "	"	"	15	0	0
" "	59	Cocoa, Ltd.....	Cocoa, &c.	73	29	10	3
" 31		Dr. Trading Account.....		100	109	8	6

The above are entered in the Bought Book from the original invoices, which are numbered and then filed. The amounts are posted from the Bought Book to the Bought Ledger.

BOUGHT LEDGER

71 Dr. JONES, SMITH & CO., EASTCHEAP, GLASGOW Cr. 71

19 July 4	To Cash and Discount, 1/6/0....	Fol. 61	£ 52 | s. 9 | d. 6	19 July 4	By Goods.....	Fol. I	£ 52 | s. 9 | d. 6

72

BROWN, ROBINSON & CO., KING STREET, LONDON

72

19 July 7	To Cash and Discount, 6/2	Fol. 61	£ 12 | s. 8 | d. 9	19 July 7	By Goods.....	Fol. I	£ 12 | s. 8 | d. 9
" 31	" Balance c/d.....		15 | 0 | 0	" 10	" "	"	15 | 0 | 0
				" 31	" Balance b/d.....	103	15 | 0 | 0

		Fol.	£	s.	d.			Fol.	£	s.	d.		
19 .	July 10	To Returns.....	31	5	0	0	19 .	July 10	By Goods	I	29	10	3
" 31	"	Balance c/d	24	10	3					29	10	3	
			29	10	3								
							" 31	"	Balance b/d.....	103	24	10	3

No entry should be made in the Ledger without its first passing through the Bought Book or Cash Book. The cash entries on debtor side of above accounts are posted, as we shall see, from the Cash Book given on a later page.

The next book required is the Sales Book.

SALES OR DAY BOOK

Date.	No. of Sale Slip.	Name of Customer.	Ledger Folio.	Credit Sales.			Cash Sales		
				£	s.	d.	£	s.	d.
19 .	July 7	I Randall, D., 10 Park Street. To Goods, as per Invoice	81	5	4	8			
" "	2	Becket, Thomas, Manor Lane. To Goods, as per Invoice	82	3	1	2			
" "	3	Bain, J., Hill View. To Goods, as per Invoice	83	7	6	4			
" "	4	Frew, W., Crown Hotel. To Goods, as per Invoice	84	15	8	6			
" "		Cash Sales.....	97				10	9	8
" 31		*Cash Sales, 7th-31st	97				163	0	10
		* To be entered daily, in detail, with Credit Sales as examples above.							
" "		Cr. Trading A/c.....	100	31	0	8	173	10	6

The Credit Sales are now posted to the Customers' Ledger, thus:—

CUSTOMERS' LEDGER

		Fol.	£	s.	d.			Fol.	£	s.	d.		
19 .	July 7	To Goods.....	21	5	4	8	19 .	July 10	By Cash and Dis- count, 2/6.....	41	5	4	8

		Fol.	£	s.	d.			Fol.	£	s.	d.		
19 .	July 7	To Goods.....	21	3	1	2	19 .	July 10	By Cash.....	41	3	1	2

¹⁹ July 7	To Goods.....	Fol. 21	£ 7	s. 6	d. 4	¹⁹ July 10	By Cash.....	Fol. 41	£ 3	s. 0	d. 0
			7	6	4	" 31	" Bad Debt	93	4	6	4

¹⁹ July 7	To Goods.....	Fol. 21	£ 15	s. 8	d. 6	¹⁹ July 31	By Balance c/d.....	Fol.	£ 15	s. 8	d. 6
" 31	" Balance b/d	103	15	8	6						

We shall also require a

PURCHASE RETURNS BOOK

¹⁹ July 10	Cocoa, Ltd.—Goods returned.....	Folio. 73	£ 5	s. 0	d. 0
" 31	Cr. Trading Account.....	100	5	0	0

All returns should be entered in a Returns Book immediately they are sent back, and posted to the debit of the firm as shown in the account of Cocoa, Ltd., on preceding page.

The Shop Cash Book will contain only a record of cash received, and may be kept in the following form:—

SHOP CASH BOOK

Ledger Folio.	Fol.	Date—July 10, 19..	Discount.			Cash Received.			Daily Total.		
			£	s.	d.	£	s.	d.	£	s.	d.
¹⁹ July 10	81	Randall, D., Park Street.....	0	2	6	5	2	2			
" "	82	Becket, T., Manor Lane.....		3		3	1	2			
" "	83	Bain, John, Hill View		3	0	3	0	0			
" "	97	Cash Sales.....	10	9	8						
" "		Entered in General Cash Book							21	13	0
" 31	97	Cash Sales, July 7th-31st..... (To be entered daily.)									
" "		Entered in General Cash Book.....							163	0	10

For small sundry payments it is also generally necessary to have a Petty Cash Book in the shop.

PETTY CASH BOOK (MEMORANDUM BOOK ONLY)

51

Date.	Particulars.	Fol.	Amount Received.	Date.	Particulars.	Voucher No.	Amount Paid.
19 July 7	To Cash	61	£ 5 s. 0 d. 0	19 July 7	By Carriage 1 case Sundries	23	£ 0 s. 3 d. 9
" 31	To Balance.....			" 31	Sundries	24	£ 0 s. 7 d. 0
					" Cleaning	25	£ 0 s. 4 d. 6
					" Gas Mantles.....		
					" Sundry expenses (give details)...		
					" " "		
					" Postage Stamps.		
					" Balance c/d.....	Fol. 61	£ 3 s. 3 d. 4
							£ 1 s. 16 d. 8
							£ 5 s. 0 d. 0

The total of the payments entered in above Petty Cash Book is carried to the General Cash Book weekly, see below.

The proprietor would specially concern himself with a Private Cash Book and a Private Ledger. There are several forms of

The Private Books. Cash Book, the advantage of each depending largely on the nature of the business it is designed for. The Cash Book given below is a simple one; of other special forms we shall have something to say farther on.

61 Dr

GENERAL CASH BOOK

Cr. 61

Date.	Received from	Led. Fol.	Discount.	Cash.	Date.	Payments, &c.	Led. Fol.	Discount.	Cash.
19 July 1	To Balance in hand.....	102	£ 9 s. 14 d. 5	19 J'ly 4	By Jones, Smith, & Co.....	71	£ 1 s. 6 d. 0	£ 51 s. 3 d. 6	
" 7	" Shop C. Book	0 2 6	21 13 0	" 7	" Petty Cash a/c	99		5 0 0	
" "	" Bank, J. S. & Co.....	96	51 3 6	" "	" Brown, Robin- son, & Co...	72	0 6 2	12 2 7	
" "	" Bank, B. R. & Co.....	96	12 2 7	" "	" Wages	91		5 18 0	
" 31	" Shop C. Book (To be entered daily.)		163 0 10	" "	" Private draw- ings	101		4 0 0	
" "	" Petty Cash a/c (p. contra)...	99	3 3 4	" "	" Bank, pd. in..	96		10 0 0	
	Dr. Discount...	94	260 17 8	" "	" Rent & Taxes.	92		12 0 0	
				" "	" Gas.....	92		1 5 0	
				" "	" Carriages	91		2 2 6	
				" "	" Repairs	91		8 4 6	
				" 31	" Petty Ex. Bk.	91		3 3 4	
				" "	" Bank, pd. in..	96		140 0 0	
				" "	" Cash on hand.	98		5 18 3	
								260 17 8	
					Cr. Discount...	94	1 12 2		

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97

CASH SALES ACCOUNT

97

19		To Goods.....	Fol.	L	s.	d.	19		By Cash	Fol.	L	s.	d.
July	7		21	10	9	8	July	10		41	10	9	8
"	"	" n 7th/31st	21	163	0	10	"	31	" "	41	163	0	10
				173	10	6					173	10	6

98

CASH ACCOUNT

98

19. July 31	To Cash in hand of Cashier..	Fol. 61	£ 5	s. 18	d. 3	19. July 31	By Balance c/d..	Fol.	£ 5	s. 18	d. 3
" " "	" Balance b/d..	103	5	18	3						

99

PETTY CASH ACCOUNT

99

19					Fol.	£	s.	d.	19			Fol.	£	s.	d.
July	7	To Cash.....			61	5	0	0	July	31	By Sundry Exp.		3	3	4
"	31	" Balance on hand of Petty Cashier	103			5	0	0	"	"	Bal. on hand		1	16	8
"	31	" Balance on hand of Petty Cashier	103			5	0	0					5	0	0

101

JOHN BROWN (Own Drawings Account)

101

19 July	7	To Cash	Fol. 61	£ 4	s. 0	d. 0	19 July	31	By Transferred Capital a/c.	Fol. 102	£ 4	s. 0	d. 0
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102

JOHN BROWN—CAPITAL ACCOUNT

102

The above accounts are entered up from the Cash Book like the accounts in the Bought Ledger and the Customers' Ledger. See Cash Book on previous page.

One other account, and that the most important of all the accounts included in the Private Ledger, remains to be dealt with; this is the Trading Account. This account will show a complete summary of the business done during any given period. First it will show the total purchases for the period, and also the total sales. Now the difference between the buying price and the selling price represents the gross profit made by our grocer. The Trading Account will show how much this is on the period. Out of this gross profit he has to provide the money for all his working expenses; the accounts, examples of which have been given above, show what these expenses have been under different heads. All these expense accounts are collected in the Trading Account, as we shall show. Then after a "Stock-taking", to ascertain the value of unsold goods, the Trading Account will finally show the net gain or profit realized for the period.

The Trading Account is intended to show (*a*) the working expenses of the business and (*b*) the gross profit that is being made, thus enabling the due proportion between the one and the other to be maintained. If you do not keep this account, you do not know where you are, nor can you know how you progress—whether you are on the safe road or walking into a pit. You start in a muddle, go on in a muddle, and end in a muddle.

On the completion of a year of trading the proprietor will naturally desire to make up a Trading Account to learn definitely how he has prospered. To arrive at this important conclusion, ^{Taking Stock.} the first thing he proceeds to do is to find the value of his stock. To do this he goes over his entire premises, shop, warehouses, wine-cellars, and all other stores where stock for sale is kept. In a book provided with money columns he enters the stock item by item, from every shelf, fixture, bin, or other receptacle, taking care not to pass any by. When this is completed and all entered, he prices out the book at *Cost Price*, or perhaps with some goods at present *market* prices, but by no means at *Selling Price*. The book he then totals up, after the necessary checking, and the amounts representing value of Fixtures, Fittings, Plant, and Utensils of trade (all at their present value) are added to it. The grand total of this he then carries to his Trading Account, and enters it below the

goods sold during the year, on the credit side of the account; on the debtor side of the account we have the purchases for the period, along with the stock on hand at commencement. The difference—if the credit side is the greater—is the gross profit, which is carried down to the opposite side of the second half of the account where we have entered on the contra or debtor side all the expenses; the difference is now—if the credit side is still the greater—the net profit made for the period, thus:—

100 Dr.		TRADING ACCOUNT						Cr. 100			
July 1	To Goods on hand, say.....	Fol.	£	s.	d.	July 31	By Goods returned..	Fol.	£	s.	d.
" 31	" Purchases	102	200	0	0	" 31	" Credit Sales	31	5	0	0
		109	8	6		" "	" Cash Sales.....	21	31	0	8
	" Balance Gross Profit c/d.....		309	8	6	" "	" Goods on hand c/d.....	21	173	10	6
			95	7	6			195	4	10	
			404	16	0			404	16	0	
" "	" Trade Expenses..	91	19	8	4	" "	" Gross Profit b/d..	95	7	6	
" "	" Rent and Taxes..	92	13	5	0	" "	" Discount a/c.....	94	1	9	8
" "	" Bad Debts.....	93	4	6	4						
" "	" Depreciation.....	95	1	5	0						
" "	" Any other Ex- penses		0	0	0						
" "	" Balance Net Profit.....	102	38	4	8						
			58	12	6						
" "	" Goods on hand b/d.....	103	96	17	2						
			195	4	10						

The above account will be quite plain if it is borne in mind that all the figures are taken from the accounts which have been given as examples in the preceding pages. These may be referred to.

The Purchases item is the total of Bought Book.

The Sales " " " Sales or Day Book.

The Expenses " " " Expense Accounts.

The Stock is the amount of Stock-sheets.

The profit realized is £58, 12s. 6d., and this is now added to Capital Account, as it is an increase of capital.

Only one thing now remains to be done. Our grocer has ascertained what his profits have been for the period; to gain a bird's-eye view of his position he may now with little trouble—no matter how many accounts he may have in his books—construct a Balance-sheet, thus:—

LIABILITIES	Fol.				ASSETS	Fol.			
		£	s.	d.			£	s.	d.
Brown, Robinson, & Co....	72	15	0	0	Cash in Bank	96	231	19	6
Cocoa, Ltd.	73	24	10	3	" " Hand of Cashier..	98	5	18	3
Capital	102	39	10	3	" " Petty " ..	99	1	16	8
		559	12	6	Furniture and Fittings.....	95	148	15	0
					Goods on Hand.....	100	195	4	10
					Frew, Wm.....	84	15	8	6
		599	2	9			599	2	9

The Balance-sheet is, of course, made up from the open balances in the Bought Ledger, the Customers' Ledger, and the Private Ledger, and if the books are correct the two sides of the balance-sheet will always total the same.

There are two things it is necessary to bear in mind. First—A tradesman must keep his housekeeping and private expenses ^{Two Things} _{to Remember.} separate from his trading expenses. He can do this by drawing a fixed sum regularly as salary, charging the same to his trading account; in that case the profit shown by this account will be the profit *in addition* to the salary he has drawn; or, whatever money he draws may be charged to a drawings account as shown in the foregoing accounts, and transferred at the balancing period to the debit side of capital account; in this case the profit shown by the trading account is not a profit *over and above* the money drawn for private use.

The second thing to bear in mind is of equal importance. If certain expenses have been incurred, but which are not paid at time of balancing, these must be included in making up the trading account.

A "trial balance" should be taken out monthly if possible, as a safeguard against errors. This may be done either by the ^{A Trial Balance.} trader himself or by a professional accountant for a fee. A not uncommon plan now is to employ a professional accountant to audit the books periodically (which can well be done if the accounts exemplified above are kept), draw up a balance-sheet, and do the stock-taking. Another system is to keep a specified sheet of memoranda day by day and hand it to the accountant, who from it makes out the accounts, balance-sheet, &c. We know a first-class firm of accountants who take stock four times a year for

The Right Hon. Sir HUDSON E. KEARLEY, Bart., is one of the two members of the grocery trade who were appointed by Sir H. Campbell-Bannerman as members of the Liberal Ministry, on the resignation of Mr. Balfour's Government in December, 1905. He became Parliamentary Secretary to the Board of Trade, and in 1909 was appointed first chairman of the new London Port Authority. He sat as member for Devonport from 1892 to 1910, and was created a baronet in 1908. Sir Hudson Kearley is head of the firm of Kearley & Tonge, Limited, Mitre Square, London.

The Right Hon. THOMAS LOUGH, M.P., was born in Ulster in 1850. He took up his residence in London in 1870, and from 1892 onwards has represented West Islington in the House of Commons. He is well known in the grocery trade as a member of the firm of Lough Bros., and in connection with the Tower Tea Co., Ltd., and has taken prominent part in parliamentary work for the trade. He was Parliamentary Secretary to the Board of Education in 1905-1908.

Mr. HENRY CUSHEN is one of the best-known men in the Grocers' Association movement, in which he has taken a prominent part since its earliest days. As a leading man in the grocery and oil and colour trades, he became chairman of the Metropolitan Grocers', Provision Dealers', and Oilmen's Association, and for many years he has been treasurer of the Federation of Grocers' Associations of the United Kingdom—a body which he has done much to bring to its present powerful and useful position.

Alderman F. C. FRYE, J.P., head of the firm of Leverett & Frye, Ltd., has control of retail grocery shops in various parts of the kingdom. For many years he has presided over the Metropolitan Grocers', Provision Dealers', and Oilmen's Association. He has been long before the public in various prominent positions, having been M.P. for North Kensington in 1892-1895, a member of the Metropolitan Board of Works, and of the first London County Council, and Alderman of the royal borough of Kensington.

LEADING MEMBERS OF THE TRADE



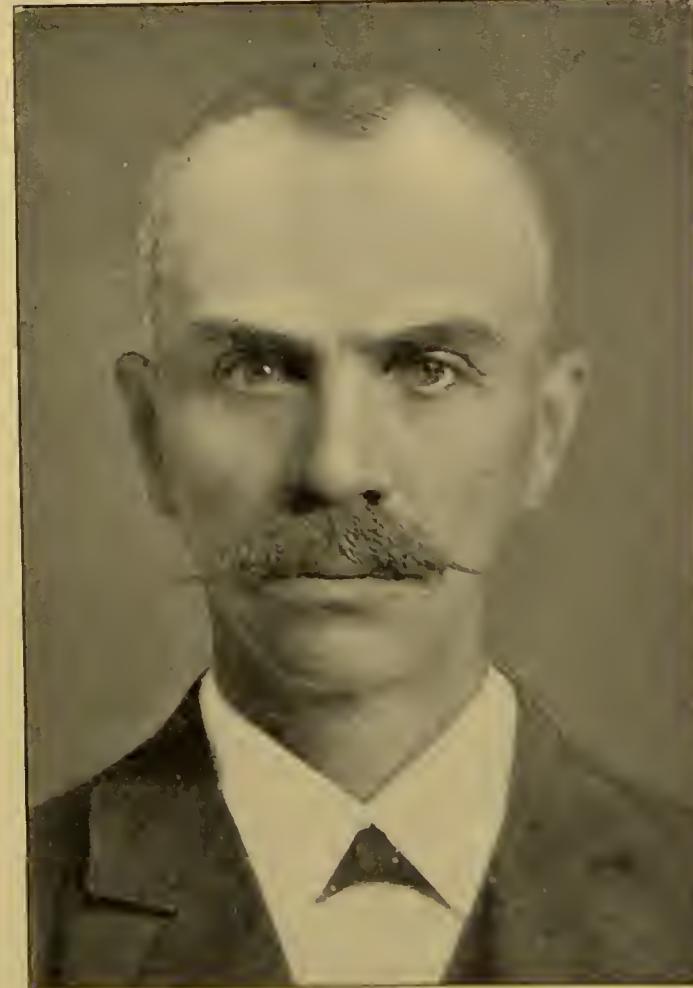
RIGHT HON. SIR HUDSON E. KEARLEY, BART.



RIGHT HON. THOMAS LOUGH, M.P.



HENRY CUSHING



ALDERMAN F. C. FRYE, J.P.

a grocer at a charge of £10 a year. This is perhaps exceptional; a common charge for stock-taking is four guineas a time, *plus* railway fare. As a rule an accountant will audit the books, draw up balance-sheet, and take stock for an ordinary grocer's business at about the annual cost of keeping a young clerk. Or he will perhaps be willing for a fee to give the trader an object-lesson in these matters which may enable him afterwards to do the work himself.

"In taking stock," writes a grocer, "I have found it to be the best plan to set apart as many as could be well spared from counter work for a week or two before the actual ^{Stock-taking Routine.} taking down of stock commences, and these assistants go through, measure, weigh, and count the various articles kept, marking the contents on the label, packet, shelf, or drawer as the case may be. In selling from stock so marked, the salesman marks thereon the reduced weight, length, or number until the day for actual taking down arrives. In thus preparing for stock-taking I always begin with the things least in demand, and work up to those called for every day, taking care to work up each shelf, fixture, and department in an orderly way. I choose the slackest part of the week for the purpose. We set early to work, two at a fixture, one taking down and calling out the contents, the other entering the particulars in the stock-sheets and making such notes upon the stock as may be necessary. In this way we get through expeditiously and thoroughly. The stock is put in good order, stale or out-of-date articles are weeded out, one's position accurately ascertained, and a fresh start made for another year. After the stock has been taken down and entered in the stock-book, there is, of course, a good deal of office work to be done before a balance can be struck, but this can be accomplished more leisurely."

Stock-taking is usually commenced after closing on Monday night. Prepare for this during the day by getting valuation of all fixtures, &c., present value of book debts, together with all other assets, not including stock; making notes of cash in hand and at bank at closing time, net amount owing to each trade creditor, and all other liabilities, including proportionate amount of rent, rates, taxes, &c., due at the moment. Having got all these together, the course is clear, and the particulars of the

stock only are required, and when that is completed the whole thing is ready for the balance-sheet. It is possible to buy printed sheets for noting down the items of stock, ruled thus:—

Description of Goods	No. or Quantity in Stock	Price Rate | Per	Value of Amt. in Stock	Remarks
-------------------------	-----------------------------	---------------------	---------------------------	---------

Columns 1 and 2 are filled in first; the others can be dealt with afterwards. Contents of windows can be entered from the outside. Within the shop and warehouse stock should be entered by shelves, or divisions of shelves, drawers, departments, &c. Goods which have become depreciated in value should be reduced to what may be considered their present price. When a professional stock-taker is employed, the trader goes through the stock with an assistant, and as fast as the various items are called out the stock-taker makes his record. From this he subsequently supplies the trader with some such particulars as the following:—

JOSEPH H. TOMLINSON

FAMILY GROCER, TEA MERCHANT, &c.

Took Stock on ——, 19..., and found Assets and Liabilities to be as follows:—

STOCK

		STORE-ROOM			
19..	Sept.		£	s.	d.
	7	5 bgs. Star Gran., 10 cwt.	15/6	7	15 0
		2 " Java Rice, 4 cwt.	17/6	3	10 0
		5 bxs. Bar Soap, 5 cwt.	20/	5	0 0
		5 bgs. Soda, 10 cwt.	3/6	1	15 0
		4 c/s. — Oats, 2's	15/	3	0 0
		30 pkts. " " 2's	5/	0	12 6
		40 doz. Wax Candles	3/3	6	10 0
		3 " — Food....	7/4	1	2 0
		3 c/s. S. & S. Cubes....	17/6	2	12 6
		1 " Tate's "	18/3	0	18 3
		1½ cwt. Col. Starch, lbs.	37/6	2	16 3
		1 gross " " 1d.	9/	0	9 0
		¾ " Robin Stch., 1d.	9/	0	6 9
		1 bg. Barc. Nuts....	27/6	1	7 6
		1 cwt. Monkey Nuts....	20/	1	0 0
		1 " Corn Flour....	22/6	1	2 6
		10 c/s. Table 1d. Salt....	2/6	1	5 0
		10 gross Skin Blacking....	2/6	1	5 0
		3 doz. Libby's L. Tongue....	12/9	1	18 3
		1 " Seigel's Syrup....	12/	0	12 0
		2 " Beecham's Pills....	10/	1	0 0
		3 " Lung Tonic....	9/	1	7 0
		1 cwt. Old Calabar....	12/6	0	12 6
		30 gross Matches....	1/6	2	5 0
		Total.....	£	50	2 0

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STOCK—(Cont.)

19.. Sept.	7	FRONT CELLAR	£	s.	d.	
6 doz. H. Mlade., 2's.....	6/3	I	17	6		
3 " " Blk. C., 2's.....	11/	I	13	0		
3 " " I's.....	6/3	0	18	9		
6 " Mxd. Fruit, 2's.....	5/	I	10	0		
1 c/s. Princes Lobster, 1/2's.....	63/6	3	3	6		
3 " Flat Pars. Sal., I's.....	30/	4	10	0		
3 doz. Ex. Rabbit, 2's.....	8/6	I	5	6		
5 c/s. Crown Toms., 10 doz.....	5/	2	10	0		
Total.....		£ 17	8	3		
BACK CELLAR						
1/2 Pun. Gol. Amber, 5 1/2 cwt.....	10/6	2	17	9		
3 c/s. Col. Pears, 6 doz.....	7/6	2	5	0		
28 lb. Spanish Juice.....	1/	I	8	0		
9 doz. Chiv. Jellies.....	3/	I	7	0		
12 " Henderson's 1d. R.....	7/6	0	7	6		
6 " " 2d. R.....	16/	0	8	0		
1 bg. Chic. Rice, 2 cwt.....	9/	0	18	0		
3 c/s. Nestle's Milk, lbs.....	20/6	3	1	6		
Total.....		£ 12	12	9		
SHOP						
7 tins Tomatoes.....	5/	0	2	11		
2 " Paint.....	3/	0	0	6		
9 botts. Herb Essence.....	4/	0	3	0		
1 bx. Grd. Rice.....	3/	0	3	0		
1 " Cakeoma.....	8/3	0	8	3		
1 doz. Pine Chunks, 1 1/2 lbs.....	4/9	0	4	9		
20 tins Col. Pears.....	7/6	0	12	6		
2 doz. Chiv. Jellies.....	3/	0	6	0		
4 lb. Saltpetre.....	4d.	0	1	4		
1 doz. Lemon Curd, I's.....	7/6	0	7	6		
1 " " 1/2's.....	4/6	0	4	6		
1 " Knife Polish.....	7/6	0	7	6		
1/2 sack No. 5 Marrow.....	37/6	0	18	9		
1 " Split Peas.....	10/6	0	10	6		
25 tins Nestle's, 1/2's.....	2/9	0	5	9		
1 c/s. Calf Milk.....	10/	0	10	0		
7 lb. White Pepper.....	1/	0	7	0		
2 doz. Pickles, 16 oz.....	4/3	0	8	6		
1 " 20 "	4/9	0	4	9		
3 " Henderson's, 1d.	7/6	0	1	10 1/2		
1/2 " " 2d.	1/4	0	0	8		
1/4 gross Starch Glaze, 1d.	8/	0	2	0		
7 doz. D. Tints.....	8/	0	4	8		
1 cwt. Whiting.....	2/6	0	2	6		
1 doz. Mason's Ex.	3/9	0	3	9		
12 1/2 gals. Vinegar	8d.	0	8	4		
Cask 3789.....	7/	0	7	0		
28 lb. Col. Stch.	37/6	0	9	4 1/2		
1 cwt. Soda.....	3/9	0	3	9		
3 boxes Carb. Soda.....	1/3	0	3	9		
1 box 1d. Abbott Soap.....	2/	0	2	0		
1/4 c/s. Sunlight Soap.....	28/	0	7	0		
1 doz. Pears' Soap.....	3/3	0	3	3		
1/2 cwt. F. Honey Soap	25/	0	12	6		
1/2 " Household	22/	0	11	0		
1/2 " Right Sort	19/6	0	9	9		
3 doz. Toilet Soaps, 2d.	1/8	0	5	0		
Carry forward.....		£ 11	5	2		

The Practical Grocer

STOCK—(Cont.)

		SHOP—(Cont.)					
19..	Sept.		Brought forward.....		£	s.	d.
	7	28 lbs. Arisonic	20/6	11	5	2	
		½ cwt. Matchless	25/	0	5	1½	
		1 doz. Ex. Lobsters	13/6	0	12	6	
		2 st. F. Oatmeal	1/9	0	13	6	
		1 doz. Bath Bricks	1/1½	0	3	6	
		3 cwt. Granulated	15/	2	1	1½	
		1 " Lump, A.S.P.	17/6	0	5	0	
		1 " Primrose	12/6	0	17	6	
		1 bg. Crystals	17/6	0	12	6	
		2 " Meyer Castor	16/	0	17	6	
		84 lbs. " "	16/	1	12	0	
		4 " Tart. Acid	1/3	0	2	0	
		2 " Cm. Tartar	1/	0	5	0	
		1 doz. Goose. and Rasp.	7/	0	2	0	
		¾ cwt. Linseed	18/	0	7	0	
		1 st. Crushed Linseed	2/6	0	13	6	
		7 lb. Carb. Soda	5d.	0	2	6	
		2 doz. Q. Oats	5/	0	2	11	
		1 pkt. Force Food	5/	0	10	0	
					22	0	9
		Total.....					
19..	Sept.	SHOP FIXTURES			£	s.	d.
	7	Nest of Fixtures containing 25 Drawers.....	15	0	0	0	
		Nest Plain Fixtures	4	10	0	0	
		Mahogany Counter	7	10	0	0	
		Pair of Glass Doors	0	17	6		
		Flour Bin	2	0	0	0	
		Cupboard	1	0	0	0	
		Various Shelving	0	10	0	0	
		Window Bds. and Supports	0	15	0	0	
		Desk and Office Furniture	2	10	0	0	
		Two Chairs	0	10	0	0	
					35	2	6
		Less 5 % Depreciation.....	1	15	2	0	
		Total.....					
19..	Sept.	TRADE UTENSILS			£	s.	d.
	7	Set of Brass Scales	2	10	0	0	
		" Iron Weights	0	5	0	0	
		" Brass "	0	4	6		
		" Iron Scales	0	17	6		
		" Flour "	1	10	0	0	
		Gas Fixtures Complete	4	0	0	0	
		Sundry Scoops	0	5	0	0	
		Sack Barrow	0	17	6		
		Brushes, Knives, &c.	0	10	0	0	
					10	19	6
		Less 10 % Depreciation.....	1	2	0	0	
		Total.....					
19..	Sept.	CASH			£	s.	d.
	7	Cash in Hand	17	14	6		
		Bank Balance	59	10	0		
		Total.....					
					77	4	6

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STOCK—(Cont.)

BOOK DEBTS					
			£	s.	d.
19..	Sept.	7	Jones, J.	1	7
			Smith, J.	3	0
			Robinson, J.	0	17
			Taylor, R.	0	5
			Booth, G.	5	0
			Johnson, D.	0	8
			Oates, S.	1	2
			Richards, A.	2	2
			Schorah, W.	0	9
			Stamforth	17	0
			Hawson, W. H.	0	14
			Williamson, A.	0	14
			Total.....	£ 33	0 0
RATES, INSURANCE, &c.					
19..	Sept.	7	Proportion of Rates paid to next half-year	1	17
			Insurance, unexpired payment	0	10
			Credit Notes from various Creditors	1	2
			Surrender Value of Life Insurance Policy	10	0
			Stationery, &c.	1	0
			Total.....	£ 14	10 0
SUNDRY ITEMS					
19..	Sept.	7	Value of Stamps, Newspaper Wrappers, &c.	0	6
			Estimated amounts of Discounts, Allowances, &c., to be taken off on payment of various a/cs.	2	7
			Total.....	£ 2	14 0
LIABILITIES					
19..	Sept.	7	Allowances of Book Debts carried to Bad Debts Re- serve a/c., at the rate of 25 %	8	5
			Gas a/c.	1	17
			Water a/c.	1	5
			Rent due.	6	10
			Wages.	2	5
			Total.....	£ 20	2 6
TRADE CREDITORS					
19..	Sept.	7	Jones & Compy.	10	17
			Smith, Joseph.	4	0
			Robinson, John.	3	19
			Watkin & Compy.	1	9
			Walker, W. F.	2	5
			Colman, J. & J.	12	2
			Gossage.	7	16
			Hartley, W.	6	6
			Stamforth, J.	9	9
			Smith, Saul.	14	1
			Huntley & Palmers.	3	11
			Goodall Backhouse.	2	0
			Macfarlane, John.	3	17
			Sundry Creditors.	1	11
			Total.....	£ 83	6 2

SUMMARY

BALANCE-SHEET

JOSEPH H. TOMLINSON

Who took Stock on Sept. 7, 19..., and Liabilities together with Assets were found as follows:—

		LIABILITIES					ASSETS					
19..	Sept.	£	s.	d.	19..	Sept.	£	s.	d.	19..	Sept.	
	7	Bad Debts Reserve...	18	8	5	0	7	Stock	18	102	3	9
		Gas and Water.....	18	3	2	6		Fixtures.....	18	33	7	4
		Rent and Wages.....	18	8	15	0		Trade Utensils.....	18	9	17	6
		Trade Creditors.....	18	83	6	2		Book Debts.....	18	33	0	0
		By Capital.....		169	8	5		Rates, &c.....	18	14	10	0
		Total.....	£	272	17	1		Cash.....	18	77	4	6
								Sundry Items.....	18	2	14	0
								Total.....	£	272	17	1

Many grocers keep a weekly or even a daily record of sales, cash receipts, and expenditure on a form ruled thus:—

A useful plan, invented by a Croydon retailer, is in the shape of a book arranged for a year, month by month, thus (in skeleton):—

Month by Month.

RECEIPTS.					EXPENDITURE.												
Date.	Cash.				Credit Sales.	Date.	Particulars.	Goods.				Salaries.	Printing.	Horses, &c.	Rent, Rates.	Miscel.	Bank.
	Cash Sales.	Credit a/cs rec'd.	Sundry Trade.	Pri- vate.				Petty.	Gro- cery.	Pro- visions.	Wines, &c.						

The totals are month by month transferred to other forms, so as to show at the end of the year Credit Sales and Payments, Goods Bought, Sales, Trade Expenditure, and Private and Bank Accounts. The transfer again of the year's totals of (a) Credit Sales and Payments, (b) Goods Bought, (c) Sales, and (d) Trade Expenditure, affords the figures for the annual trading account which appears in the following form:—

TRADING ACCOUNT FOR THE YEAR ENDED.....190...

Goods in hand first day of year...	£	100	s.	o	d.		Sales during this year.....	£	1500	s.	o	d.
Goods bought during the year....		1000		o	o		Goods in hand last day of this year		150		o	o
Gross Profit { Difference be- tween above two amounts and op- posite total		550		o	o							
		1650		o	o							
Salaries		128		o	o		Gross Profit brought down		550		o	o
Stationery, Printing.....		30		o	o		Sundry Trade Commissions		20		o	o
Horses, Carts, Stables.....		50		o	o							
Rent, Rates, Taxes, Insurance ..		110		o	o							
Miscellaneous.....		42		o	o							
Bad Debts.....		9		o	o							
Bank Charges.....		1		o	o							
Board of Assistants		78		o	o							
Net Profit { Difference be- tween above amounts and opposite total..		122		o	o							
		570		o	o							

Some keep a book ruled for particulars in the following form:—

Groceries Bought.	Provisions Bought.	Carriage Paid.	Cash Sales.	Credit Sales.	Cash Received.

By totalling the first three items the trader can see how much his stock has cost for the week or month. The sum of the next two columns shows how much he has sold, and the last how much cash he has received. In this way he can keep a check on his buying, see whether his business is thriving or going back, whether sales are falling off, steady, or increasing, and how the cash returns stand compared with other months, and the same month in other years. Keeping memoranda of this kind is not only a most useful and necessary precaution, but will be found by most men very interesting, since every man likes to know how he is progressing.

A useful system for a **mixed cash and credit** business is thus described by a grocer who finds it meet his needs:—

"I keep a large cheap book bound in brown paper, the top leaf perforated into twenty small invoices or delivery notes. These are printed with own name, 'Please receive, &c.', spaces left for date, name, and number. I commence at No. 1 every fortnight (we have fortnightly 'pays'). There is an advertisement of my own goods on the back. Carbon paper is used. The second leaf is plain, with no printing, which makes all stand out clear and distinct. Whoever may serve goods to customers enters the date, and name of the customer, and details of the goods with their prices, and passes to customer the delivery note relating to every transaction, great or small. Even goods 'on approval' are sent out with a ticket. Nothing is forgotten; all must be entered. The invoices are easily totalled at the end of the day, week, or fortnight, and the totals carried forward from page to page. As each book is finished, I date and number it outside for easy reference, as I have a lot of county court work (and I have never lost a case). When I have time I enter from this Day Book every ticket (examining them as to prices, totalling, and correcting mistakes) into Invoice Books; that is, for every credit customer I have a Duplicate Book of printed bill-heads (carbon paper again). These are small handy books; I buy a lot at a time, and thus get them cheap—3d. each printed. The date, number, and amount only of each delivery note are entered. Thus as the Day Book is cleared the bills are kept ready to pass to customers, as they need only to be added up and torn out of the book. I write the name of the customer on the back of the book, and keep them on a handy rack from A to W, so that they are easily picked out. This book has great advantages, too numerous to state by letter, but

when you go to county court you have that complete account only, and not the shop ledger, to take. The accounts are thus clearly shown all the year round."

In most shops at the present day the carbon-sheet duplicating plan is used for the counter books and some others. Thus:—

At the end of each day the duplicates are entered in a specially ruled Desk Book, each assistant's duplicates together, cash and charge scales being divided by being entered in two separate columns. A bill and duplicate is made for any returns, which are entered in red ink in the margin. The totals of this ^{Duplicator System.} book, less the returns, are entered in a summary book, which, when added up, shows the sales, both cash and charge, of each assistant, and also the number of sales both of the individual assistant and the whole shop, and the grand total cash sales and charge sales. The total cash sales must agree with the cash in drawer. (For overs and shortages in cash, which sometimes occur, it is well to keep a separate account in the Ledger, debiting or crediting as the case may be.) The cashier enters all payments on account in a duplicate gummed Receipt Book, which is also consecutively numbered. These duplicates are entered in the Desk Book, and totalled up in the same way as the cash sales, being carried forward into the Summary Book, and deducted from the accounts payable according to the Ledger the previous day, to which total is added the amount of the day's charge sales, the result showing the amount of money outstanding on booking accounts at the end of each day. At the end of each day the duplicates are looked over by one of the principals, and those marked "charge" are posted direct to the Ledger, it not being necessary to itemize the Ledger—the date, number of bill, assistant's number, and amount being all that is required. The only book that is necessary to itemize is the pass-book, for such customers as use them, and these are made up weekly or monthly as required. The duplicates are carefully preserved for reference. If a folded book with perforated duplicate, the duplicates are bound together by weeks, subdivided by days; or, if an interleaved book with a fixed duplicate, no binding is required, it simply being necessary to keep the books when filled in regular order by date and assistant for quick reference. The accurate numbering of the bills is of great importance.

A Colonial grocer recommends a system of making out invoices in triplicate with one writing. He writes: "One copy is handed to the customer or put up in the parcel when delivering the goods, the other goes into the office to be entered ^{A Triplicate System.} up in the Ledger, while the third constitutes a permanent record and is daily filed. If the customer pays cash, the amount is at once registered on the cash register and the slip marked 'paid'. At the end of the month the duplicates from which the Ledger entries have been made, and which have been filed alphabetically, are available if necessary to enclose with the statement, thus the labour of itemizing the account again is saved. In our own practice we find that where formerly it was three or four days' work for the book-keeper and an assistant to get out the accounts,

they are all now got out in one day by one person. If the autograph machine is used, it is really unnecessary to enter up the details of the accounts in the ledger at all, although, if a permanent record is desired, it might be done. The number, date, and amount of the slip, which the customer has already received in detail, and of which a duplicate easy of reference is filed away, is, generally speaking, all that the ledger account need show. I have explained my methods where the autograph **Counter** is in use. If the system of the counter sales check book be **Sales.** adopted, cash sales should be dealt with as follows:—The invoice for all goods sold for cash is made out the same as with a credit sale, checked by a clerk or salesman, and marked ‘paid’, with the date of sale and initial of salesman. The Paragon Eclipse and some other forms of counter sales books are supplied with indexes, ruled with two parallel columns, one for credit, the other for cash sales. Small sales up to 1s. are simply marked (amount only) on a slip of paper (numbered books for this purpose can be had cheaply), and put on a stab file. At the end of the day these slips are totalled, and the amount of the sales as shown by the indexes, and the sum total of the slips shows the amount of cash sales for the day. If the change has been properly noted in the morning, and sums paid out duly charged, and amounts received (that is, accounts paid) properly credited, the change and sales with accounts received should balance with cash in hand and sums paid out. My own practice has always been to balance at the end of each day, which I strongly recommend. For some two years now I have used a detail adding cash register (till) for my cash transactions, and am quite satisfied with it. In this case the change is entered on a slip in the morning, and at close of the day the various items—sales as recorded by the register, accounts received, and amounts paid out—are totalled and a balance struck. I think many traders would have their eyes opened as to the careless handling of their cash if they were to use for a while one of these automatic register tills. Each morning the various items are entered in the cash book, and a balance struck to see that all is correct. I use an ordinary double-column cash book, the inner column being for cash entries and the outer for bank. The amounts paid by cheque are entered in the outer column on the credit side. All amounts paid into the

bank are entered first in the inner or cash column on the credit side, then in the outer or bank column on the debit side. The columns next the cash on either side are used for discounts allowed or received. For contra accounts, which are somewhat numerous in the country stores, we use a book printed in duplicate, the leaves being perforated to allow one copy to be detached, while the other forms the heel, as in a cart note-book. ^{Country Trade.} When a customer brings in any article the salesman attending fills in the slips with the particulars, and gives one to the customer. The one left in the book is entered up next day to the credit of the customer and marked with the customer's folio in the ledger. At the end of the month the various items are collected together and posted to an account kept for the purpose of showing the various transactions of business for the month. Returns we deal with in the following manner:—We have a slip printed in ^{Plan for Returns.} duplicate on a somewhat similar principle to the above. When anything is returned the salesman receiving it at once makes out an entry on the slip, with the name of the customer, date, article returned, and price. One is handed to the customer if present, the other put on a file and next day duly entered up. By following this plan we have few errors. We also use a similar slip for goods sent out on approval. One slip is sent out with the goods, the other is filed for a few days, when, if the goods are not returned, they are entered up to the debit of the customer. If part of the goods is kept and part returned, an invoice is made out, the slip destroyed, and the transaction so far closed."

An American plan is to make an alphabetical file of bill-heads serve the purpose of a Sales Day Book—or even of a customers' ledger, the details of a credit order being written up ^{An American System.} on the actual bill at the time the order is executed. The bill-head thus filled up is retained on the file (which opens conveniently in book fashion) until it is required or the customer calls to pay it, when it is simply detached and receipted and handed to the customer, and the account is closed. Thus the accounts are always posted, and the bills always made out, so that the impatient American customer has not a minute of precious time wasted.

An American system for the general work of a retail store is

thus described:—There should be sales checks for cash sales and others for credit sales. Each salesman should have a package or book of each kind of these checks. These checks should be simple, but each set of different form and colour, and should be printed “cash sale” or “credit sale”. The cash sale check should read something like this when made out by the clerk:

Cash Sale:
Salesman No. 6,
1 lb. Coffee, 28 cents.

This check, with the money, should go to the cashier, who sends back the change, if any, and places the check on the spindle corresponding to the salesman's number. In making up the cash, each salesman's sales are footed up separately, and the total is entered under cash sales for the day. If a credit sale is made, the salesman makes out a check which is headed “credit sale”. This may read:

Credit Sale:
Salesman No. 8,
James K. Lane, 12 Main Street.
(Details follow.)

These credit sales slips are used for entering up the accounts of the debtors, but no account is to be kept of credit sales by individual salesmen. When the bills are paid, cash sale slips are to be made by the cashier for each salesman for the goods sold by him, and the same credited as his sales of the day on which they are paid. Only the amount, the salesman's number, and amount of sale is necessary on such a slip. A set of double-entry books should be kept, consisting of a journal (*i.e.* a day book), cash book, and ledger. Everything is posted from the journal to the ledger. Besides these, a ledger is to be kept for accounts with customers. This is entirely independent of the double-entry books. A sale is not to be credited to merchandise account until it is paid. This ledger has drawn off upon it the items from the salesmen's credit sale checks. An extra space gives salesmen's numbers, otherwise the ruling is the regular ledger pattern. The checks are not destroyed, but are strung on a wire after the entry is made on the ledger. If for any reason the original credit sale check is needed for reference, it is easily found, for the checks are strung on

in the order of their being posted, with each day's check dated by adding a larger slip or check having on it the date of the day they are made out. When an article is returned it should be credited opposite the item charged. Thus, in drawing up an itemized statement there is a saving of labour by omitting this item. In the folio column are placed the salesmen's numbers. At the end of the business year the accounts in this ledger are inventoried—making two lists—*i.e.* O.K. list and a doubtful list. The doubtful list is not considered in the resources when balancing the books. The doubtful list is balanced into a "suspended" ledger. For accounts kept in this form a perpetual ledger would be a great convenience.

A diary is also kept, in which bills to be paid or other reminders are entered. Bills for payment are entered on the page bearing a date a day or two previous to which they are to be paid. The discount to be taken is given, and when the ledger is to be referred to for goods returned, &c., a cross check is made. Statements are made up for payments from this book, and cheques drawn from the statements, which, if desired, may have a receipt attached, to be signed and returned.

Such a diary as that above referred to may also usefully contain special pages for (*a*) memoranda of running contracts, showing date, article, and terms of contract; (*b*) memoranda of goods bought forward, showing date or order, particulars, and dates for delivery. Other uses to which it may be put will readily occur in the course of business.

A few general hints. In book-keeping, it is a good rule that no erasures of figures be permitted. If a mistake is discovered, cross out the incorrect figure and put the correct one above. See that your entries in day-book or sales-book, or which-ever is used, are completed before making out an invoice. A customer in a hurry for goods is sometimes supplied with them and the invoice, the entry in the book being omitted—perhaps forgotten altogether. In some businesses it is a rule that the posting to the ledgers shall not be done by the cashier. The entering up of credits in the ledgers is done by a different person from the one entering up the debits. Precautions of this nature are often very necessary in the interest of the employees themselves as well as of the employer.

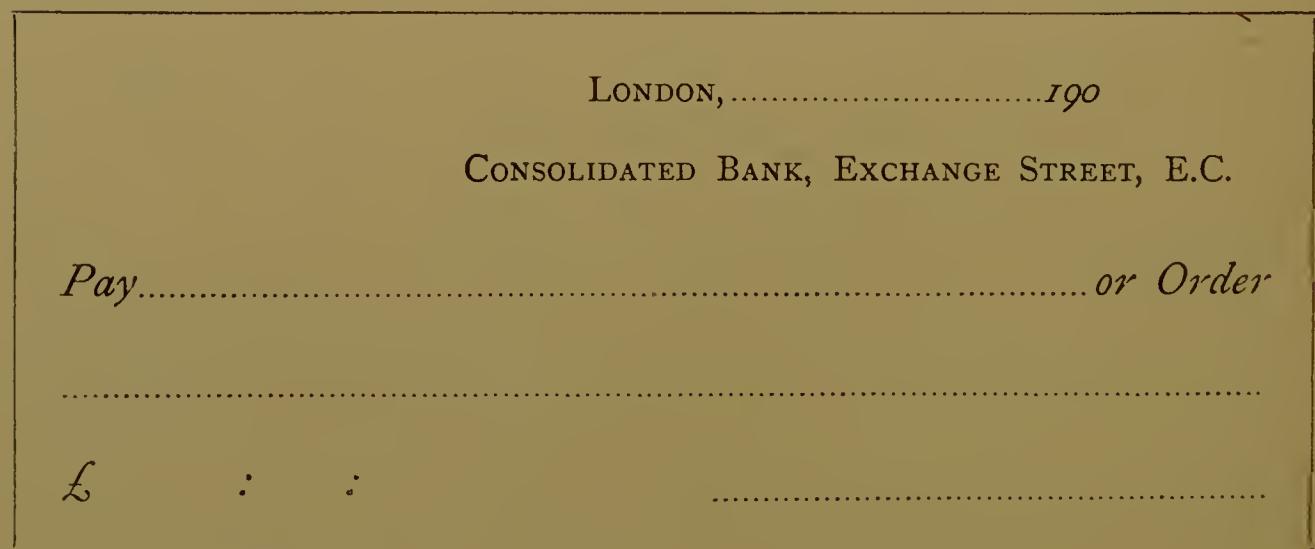
A Diary.

Verb.
Sap.

19. THE BANK—CHEQUES AND BILLS

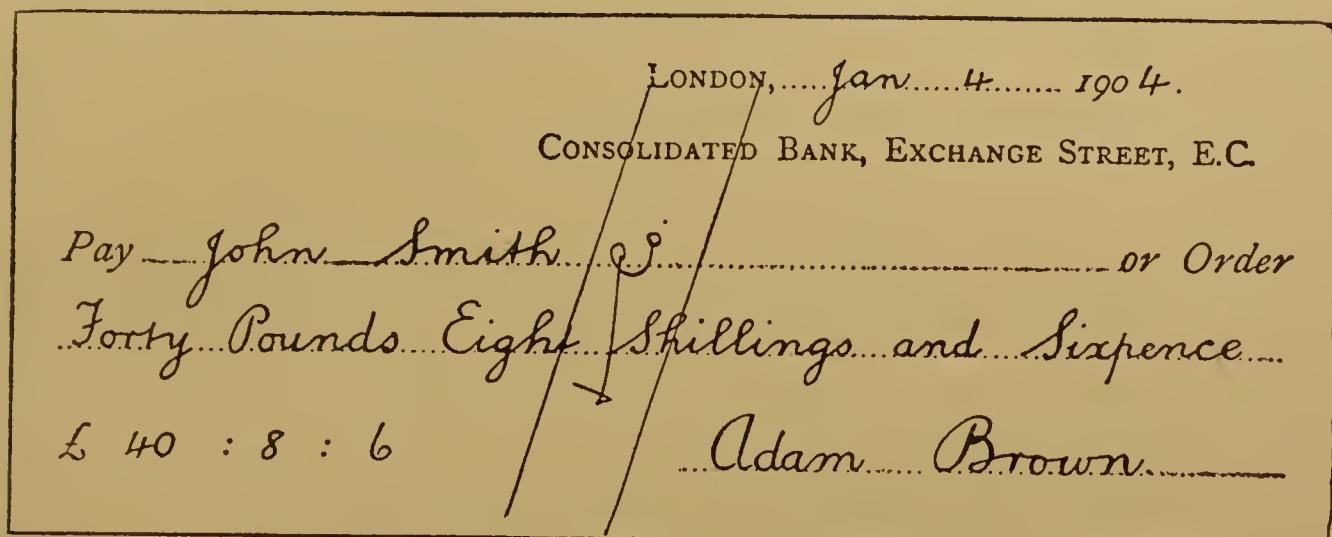
We assume that the trader has not commenced business without opening a bank account. There are many advantages in possessing such an account; one, which is not the least, being that the use of cheques denotes the business man. The account kept by the bank itself, and the balancing of the pass-book therewith, constitute a useful safeguard and a permanent record. In large businesses, even the advantage of keeping your money in the bank while the cheque remains unpresented is not to be despised, although most people nowadays are aware that it is foolish and often dangerous to keep a cheque in their possession any longer than can be avoided. To pay your money into the bank promptly and regularly, and to be careful never to overdraw your account at the bank, is the way to acquire that valuable asset, a good name at your banker's.

For the novice, perhaps it may be well to explain that when he goes to the banker and "opens a current account" by depositing ^{About} Cheques. a sum of money, which deposit the banker will allow him to draw upon by cheque until it is exhausted, he will receive from his banker a book of blank cheques made out in some such form as this:—



To fill up one of these cheques he writes after "London" the date, after "Pay" the name of the person he wishes to pay, after "Order" the amount he wishes to pay, in words; after "L" the

sum he wishes to pay, in figures; and he finally writes his own signature in the right-hand corner at the bottom. Suppose he makes out the cheque to John Smith; the cheque thus filled up is an "open cheque" payable to John Smith or any other person John Smith may appoint. If our trader wishes his cheque to be paid to any person who presents it to the bank, he will cross out the word "order" and write "bearer". If he wishes to send the cheque by post, and to prevent the money getting into the hands of the wrong person, the cheque may be crossed by drawing two straight lines across it, thus:—



This makes the cheque a "crossed cheque", and it can only be paid through a banker; that is, if John Smith has not a banking account he must get someone who has to cash it for him—a safeguard to some small extent against the cheque being cashed by the wrong person. If Mr. Brown knows that John Smith has a banking account he may make the matter more secure by writing within the two cross lines the name of Smith's bank, when the cheque can only be paid through that bank. Another way of effecting security is to write within the cross lines

Not negotiable
Account payee

which means that Mr. Smith must not transfer the cheque to any other person, but pay it into his bank, where it will be placed to the account of himself, the "payee". When a cheque is made payable to "bearer", or to So-and-So "or bearer", anybody can present it and receive the money it repre-

sents from the bank without signing his name upon it; but other cheques the banks usually require to be "endorsed", that is to say, the person to whom they are payable (John Smith, in the above instance) must write his name on the back of the cheque across the top end of it. John Smith writes his name so; and if he has been called "Mr. John Smith", or "John Smith, Esquire", on the face of the cheque, the omission of the courtesy title does not matter; but if the drawer of the cheque has written "J. Smith", the endorsement should be the same.

Any holder of a cheque can cross it "generally" by writing the two lines and "and Co." across it, or "specially" by adding ^{Cashing} ~~Cheques.~~ the name of a particular bank; or he may add the words "not negotiable". But only the original drawer of the cheque can cancel a crossing. This is done sometimes to meet the wish of a payee who has not a bank account; the drawer does it by writing upon the cheque the words "pay cash", and signing beneath these words his name in full. If a cheque is simply crossed "not negotiable" it may still be cashed by a person other than the payee, if that other person so cashing it has a banking account; but any person who is asked to cash such a cheque should remember that in so doing he takes a certain amount of risk, for if the cheque has been dishonestly come by his "title" is held in law to be no better than that of the person from whom he receives it; whereas, if the words "not negotiable" do not appear on it, the person who pays it and gives good value for it can recover the full amount from the drawer of the cheque. Unless, therefore, you are well acquainted with the holder of a "not negotiable" cheque give neither cash nor goods for it.

With regard to your own banker, note that he is bound to honour the cheques you draw on him as long as he has funds of ^{Your} ~~Banker.~~ yours with which to meet them. If, however, the money to provide for a cheque is paid in such a short time before the presentation of the cheque as not to allow of the banker being made aware of the receipt, he is not responsible for "dishonouring" the cheque. It is also expected by banks that, when cheques are paid in, sufficient time for them to be cleared (*i.e.* for the bank to collect the money on them) shall be allowed before the customer can draw a cheque against the funds thus placed to his account.

THE MANCHESTER EXCHANGE

The head-quarters of the grocery trade in Lancashire is undoubtedly the handsome new edifice known as the Produce Exchange, owned by the Manchester Corn, Grocery, and Produce Exchange, Limited. With its Ship Canal and other facilities, Manchester is the distributing centre for the food supplies of a population numbering many millions, consequently its 'Change business is very large. The Exchange stands in the midst of an area long associated with the provision and produce trades—Fennel Street, Hanging Ditch, Corporation Street, and Withy Grove. In the group of buildings there are about 350 offices and warehouses, also a hotel. A light glazed dome, a hundred feet in height, is an architectural feature of the Exchange interior.

From a photograph by Entwistle, Thorpe, & Co., Manchester

THE MANCHESTER EXCHANGE

Headquarters of the Grocery Trade in Lancashire



A person with a bank account can pay in a certain sum to his credit and mark the paying-in slip "to provide for my cheque for So-and-So specially", and the banker must then hold the money for that particular cheque; but we need hardly say that to resort to this plan is not likely to redound to the bank customer's credit, for it shows pretty clearly that he is embarrassed. To stop a cheque which you have paid away, write a note to your banker giving an exact copy of it and asking him not to pay it. If you have received a doubtful cheque, ask your banker to send it direct to the drawer's banker with a request to telegraph if it is not paid. The drawer of a cheque is liable for it for six years, but not for the original consideration, for a cheque taken for a debt is payment unless it be promptly presented and dishonoured. Usually a bank will not cash a cheque more than six months old. Finally, note that if you receive an undated cheque you are at liberty to fill in what you believe to be the proper date.

A cheque, which is defined by the Bills of Exchange Act, 1882, as "a bill of exchange drawn on a banker, payable on demand", can be drawn for any amount, however small; whereas, a promissory note payable to bearer on demand cannot in England be drawn for less than £5.

A *Promissory Note* is usually in this form:—

<i>£ 80.</i> <i>One month after date I promise to pay Messrs Johnson & Co. or their order the sum of Eighty Pounds stg. value received.</i> <i>Adam Brown.</i>
--

A *Bill of Exchange* may be in the following form:—

£ 80.

London. Jan 4, 1904.

Sixty days after date pay
to my order the sum of Eighty
Pounds, value received.

Adam Brown.

To Messrs Smith & Co.,
4 Cannon St.,
Birmingham.

A bill of exchange is of no value until it has been "accepted" by the person on whom it is drawn, who writes his acceptance, thus: "Accepted; payable at the Consolidated Bank, Smith & Co.". It must also be endorsed by the person to whom it is payable. Instead of "sixty days after date" any period may be named, or the bill may be made payable "at sight", or so many days or months "after sight", i.e. after being presented for acceptance. A promissory note must be endorsed by the payee when payment is made, but it does not need to be "accepted". Both a bill of exchange and a promissory note require a stamp according to the money they represent. A cheque needs only a penny stamp, which is usually embossed on it; this stamp does not do away with the necessity for a receipt stamp if, as is sometimes done, a receipt is written on the cheque itself. The law as to receipts is that if a receipt is given for a sum of £2 or upwards it must bear a penny stamp, but this has nothing to do with the stamp borne by the cheque *qua* cheque.

Amongst retail traders the use of bills of exchange as "accommodation bills" has fallen into disrepute, and we do not recommend any of our inexperienced readers to have anything to do with such instruments. It may be mentioned that a bill must be presented for payment on the day it falls due,

*Points
in Bills.*

otherwise the drawer and endorsers are discharged; also that if a bill is duly presented for payment and payment is refused, the bill is thereby "dishonoured", and the holder has a right to claim upon the drawer and endorsers, giving them first one day's notice of dishonour. Where the bill itself does not otherwise provide, three days, called "days of grace", are added to the time of payment as fixed by the bill, and the bill is due and payable on the last day of grace. Thus a bill on the face of it payable on the 1st January would not be payable till the 4th January. When the last day of grace falls on a Sunday, Christmas-day, Good Friday, or a public fast or thanksgiving day, the bill is due and payable on the preceding business day; but when the last day of grace is a bank holiday (other than Christmas-day or Good Friday), or when the last day of grace is a Sunday, and the second day of grace is a bank holiday, the bill is due and payable on the succeeding business day. All payments due on a bank holiday are to be made on the day following; all falling due on a Sunday, Christmas-day, Good Friday, or a day appointed by royal proclamation as a public fast or thanksgiving day, are payable on the business day preceding. A "month" in a bill of exchange means a calendar month. In calculating the number of days, the rule is to exclude the commencing day and include the day of payment. A bill of exchange or a cheque is not rendered invalid by being antedated, post-dated, or dated on a Sunday.

The trader should sign his own cheques, and should frequently compare them with the statements, and the statement with the invoice. When letters are opened in the morning all cheques, money-orders, and notes received should be "crossed" with the firm's stamp bearing the name of the bank; this to be done before they are handed to the cashier, unless he is a very responsible person. Where receipts are received by the cashier for money he himself pays out, they should be checked by way of safeguard.

All monies received should be paid into the bank day by day, and the bank pass-book should be regularly examined, also the initialled counterfoil of the paying-in book. Make it thus a hard-and-fast rule to pay into the bank all money received, and to pay all out-goings over a certain amount by cheque. Your limit may be £1, £5, or any other sum. Say your rule is to pay all amounts

of £1 or upwards by special cheque. Sums below this you will pay in coin, taking it from your petty cash-box, not from the till. Your Petty Cash Book already described is for use in connection with this separate cash-box. For petty cash draw a cheque for a different sum each time, not for a fixed sum regularly. If the day or week is a heavy one you may draw several cheques for the same amount.

Note that if a cheque is not presented for payment in reasonable time, the holder of the cheque, not the person who draws it, has to bear the loss if the bank fails in the meantime.

20. BRANCH SHOPS

Before describing a system of branch management in actual use, we may quote the following from a prize essay on the subject kindly placed at our disposal by the International Trades, Markets, and Exhibitions Company, Limited:—

“In branch shops the trade done should be, as far as possible, for cash; but as some people prefer to have a weekly and fortnightly account, it should be left in a great measure to the manager as to what persons might be trusted; but on no account to allow any customer to have any more goods booked until the previous weekly or fortnightly account is paid, and by no means allow running accounts.

“As to the manager and assistants. These should be chosen with the greatest possible care, choosing only those who have ^{Branch} Staff. thoroughly good references, and who have been proved to be honest, straightforward, and thoroughly business-like in all their undertakings. Both manager and assistant should have the one object of doing that which is right for their employer—not one trying to pick the other to pieces, as is often the case; but rather working in harmony, one with the other, which will prove a great help to the prosperity of the shop. It is also a great mistake to be constantly changing hands; good and reliable customers do not like to see too many fresh faces behind the counter. Get good managers, good assistants, and keep them, paying them a fair and living wage, as a poor wage

must, in the long run, induce dishonesty. One apprentice may be allowed.

"All branches should be supplied with check-tills, or something similar; what kind of check would, of course, depend a great deal on the size of the branch. For a small branch, consisting of a manager and two assistants, a check-till would be sufficient; but where the staff is larger, I should say that a cashier, or clerk and cashier combined, is required, and a system similar to the following:—The manager and assistants to be each provided with a book containing, say, 200 numbered bill-heads, and 200 counterfoils, similar to the following, with the usual printed business name and address at the top and space for customer's name:—

Sold by G. J. A.	Exd. by H. C.	Date 2/4/05.
		£ s. d.
2 lbs. Bacon at 7d.	0	1 2
6 lbs. Sugar at 2d.	0	1 0
1 lb. Tea at 1s. 6d.	0	1 6
2 lbs. 2 ozs. Cheese at 7d.	0	1 3

"The bill should be given to the customer; the counterfoil kept by the assistant; the cash taken to the cashier—at the close of the day the money held by the cashier being balanced by the counterfoils held by the assistants. By so doing a thorough check is kept on all cash, and the opportunities for leakage are, if this system is carried out, exceedingly small, every salesman being responsible for each check, and must account for every one. The bill given to the customer, besides forming an invoice—and ladies expect one nowadays—is an advertisement of the best kind, for each bill passes through the hands of the one person whom the trade wishes to reach, viz. the housekeeper. I strongly advocate the use of duplication check-books, detailing the bill, even if the purchase is only 1d. The cost on a year's trading is trifling. The manager should see that all empties are immediately sent off to their various destinations, advising the different firms of having sent them empties, and also see that he gets a credit note in return for same, at the same time informing the head department of having returned such empties. An account of all money paid and received at the branch should be sent to the head department at least once a week. It is a good plan for the manager to keep

a small memorandum-book, which should be known as 'stock-book', and when he, or any of the assistants, finds certain kinds of stock getting low it should immediately be put down in this book, as, unless it is so done, when the manager is ordering more stock, certain things are sure to be forgotten. The manager should see that all goods, when received at the branch, are carefully weighed, and if there is any shortage or bad stock, should immediately inform the head department of it. This rule should be strictly adhered to, as it is most important. When new stock comes in, the old should be placed in a position to be sold first.

"At all branches stock should be taken at least once every three months, and at the head department a balance-sheet should be made of each branch, showing either its profit or loss.

Dr.	SPECIMEN OF BALANCE-SHEET			Cr.
	£	s.	d.	
Stock in hand June 28.....	200	0	0	Cash received as per Cash Book
Goods received as per Invoice....	870	14	2	—June 28 to September 27....
Goods (cash purchases).....	5	17	1	Weekly and Fortnightly Ac-
Rent and Taxes	7	10	0	counts owing.....
Gas Bill	2	0	0	Stock in hand September 27....
Wages.....	65	5	0	
Stamps, &c.....	0	3	0	
Profit realized from June 28 to September 27	39	5	5	
	<hr/>	<hr/>	<hr/>	<hr/>
	1190	14	8	
	<hr/>	<hr/>	<hr/>	<hr/>

"The branch should be visited as often as possible by the employer or an inspector; but the employer is much preferable, as he is then more in touch with his employees, and the master, by showing an interest in his employees, causes in return a greater interest to be shown by the employees for the welfare of their master's business. A small commission on the profits is a great inducement to the manager."

The system of management in actual use under one of the large multiple-shop firms is thus described by a manager:—

"It is a cash trade, and we give no credit beyond weekly ^{Cash and Books.} accounts, except in a few cases, when monthly accounts are allowed by special arrangement. We keep a cashier, whose duties are to receive all payments for goods and register same on cash register-sheets and in cash book; also to make all payments for sundry expenses, except wages, which the manager

pays. We have duplicate (carbon-sheet) cash voucher-books, numbered from 1 to 1000, one on each counter (grocery and provision), different-coloured vouchers being used on each counter, so as to keep the cash taken for groceries and the cash for provisions registered separately. Only one voucher-book is used on each counter; all the assistants use it, making out a voucher for the amount of each customer's purchase, and initialling voucher and requesting customer to 'pay at the desk'. The cashier at the desk receives the voucher, files it, and enters number and amount on the cash register-sheet. All orders for goods to be delivered are taken down on a duplicate bill-head book, in which the bill-heads are numbered consecutively. Both groceries and provisions are entered on the same bill-heads. The cashier receives the complete bill, and, if it is paid, enters the number and amount of bill in cash book (specimen No. 1).

"At the close of each day the cashier adds up the cash register-sheets, and the manager the voucher duplicates, which should correspond; and the totals are entered in the cash book. We also keep a day-book (specimen No. 2), in which all totals of bills, whether paid for or not at time of purchase, are entered from the bill-head duplicates. All payments registered in the cash book are also filled in each day; thus all bills not paid are seen by a glance at the day book, viz. all blanks in last two columns. We also keep a ledger, but it is only used for monthly accounts; any amounts unpaid for over ten days are posted into it.

"Every morning the bills for the previous day are gone through, the provision items being counted up and the total taken from the total of cash book, thus:—

	£	s.	d.
Cash book	5	10	6
Less provisions	2	5	0
	<hr/>	<hr/>	<hr/>
Add total grocery vouchers for day	3	5	6
	<hr/>	<hr/>	<hr/>
Provision vouchers for day, £5, 10s. 6d., plus £2, 5s. . .	6	7	6
	<hr/>	<hr/>	<hr/>
Total takings for day	9	13	0
	<hr/>	<hr/>	<hr/>
	7	15	6
	<hr/>	<hr/>	<hr/>
	17	8	6

See specimen of manager's cash book for week (specimen No. 3).

"All the provisions are kept separate from the grocery accounts, and we keep a provision sales account. The stock of provisions

is taken every week, and the account balanced (see specimen No. 4). We find some weeks come a little short, some Provisions. a little over; but one week with the other for the year will come out about correct, as the odd farthings received extra for ounces and half-ounces of cheese, bacon, &c., cover the waste. All provisions are ordered from head office on duplicate order-forms, and when goods are received, these are checked off against the duplicate of order. If goods are not sent exactly as ordered, an advice note is received from head office showing the difference; if sent exactly to order, no advice note is received. We also have a provision weight note (specimen No. 5), which is filled up and forwarded to head office every week, showing the weight of provisions received, and this is compared with weights charged to branch.

"The grocery department includes patent medicines, &c. We keep duplicate order-books for the following departments:—Tea Grocery and coffee, sugars, patent medicines and tobacco, Department. stationery, and general groceries. The duplicates also serve as invoices with all differences advised, and if any discrepancies occur in the delivery of goods not advised, we show same on a discrepancy-form and forward it to head office every week. For tea and coffee, and sugar, we keep weekly sales accounts, and show amount of each week's sales. Tinned salmon is shown on a monthly account. In addition, we often keep a weekly sales account of special lines shown in window display, just to see how the window displays affect the sales of given lines; it may be tinned fruits, bottled fruits, jams, or anything else (see specimens No. 6, 7, 8, and 9). We have an alteration-in-prices form, which is sent to head office every week, with an account of goods broken in transit or of stock on hand of goods advanced or reduced in price.

"All goods are charged to branch at retail price. Sugar-bags and paper weighed are charged in at 1*d.* per lb. Tea-prints and butter-prints are charged in at the prices of tea or butter for which they are used. Wrapping-paper, twine, &c., is not charged.

"Double accounts are kept at head office. One is for all goods charged to the branch at retail price, and shows exactly the amount which the takings and stock on hand should be at each general stock-taking, viz. every two months. The second

account is all goods sent to the branch at cost price, and includes wrapping-paper, twine, and everything. The difference between those accounts shows the profit made, from which the working expenses are taken to arrive at the nett profit.

"We get a weekly grocery and a weekly provision circular, which gives provision prices for the week, and gives any advances or reductions in groceries; and stocks are advanced or reduced accordingly every Monday.

"The foregoing system appears to make rather a large amount of work, but it is very easily carried out by any systematic person used to it. For instance, the provision sales account can be done easily in half an hour on Saturday night, as stock and sales columns are all it is necessary to have to do then, the first three columns having been done beforehand."

SPECIMEN NO. 1.—CASH BOOK

Wednesday, May 19.....

Bill No. or other Reference.	NAME.		Day Book or Ledger Folio.		
	Mrs. ——————		£	s.	d.
	&c. &c. &c.				
VOUCHERS.					
From	To	Total Day Book and Ledger.....	£	s.	d.
		" Grocery Vouchers.....			
		" Provision Vouchers			
		Total.....			
		Less "Refunds".....			
		" "Vouchers not received"			
CASH HANDED TO MANAGER.		Total.....			
Gold.....	£	s.	d.		
Silver.....					
Copper.....					
Total.....					
Cashier.....		Cash handed to Manager			
		Add "Paid Outs"			
		Difference.....			

Manager.....

The Practical Grocer

SPECIMEN No. 2.—DAY BOOK

Date 19...	Name.	Address.	Total Amount of Bill.	Bill No.	Date Cash was received.	Cash Book Folio.
			£ | s. | d.			
May ...	Mrs. ——					

In case of monthly accounts posted into Ledger, last two columns are filled up by the page in Ledger on which account is found.

SPECIMEN No. 3.—MANAGER'S CASH BOOK

Date May.	Grocery.	Provisions.	Total.					
	£ s. d.	£ s. d.	£ s. d.				£	s.
15				Sundry Expenses.....			0	10
16				Cashier			0	12
17				Wages.....			5	0
18								
19								
20								
Week } Totals]	66 7 3	46 11 10	112 19 1	Cash Banked..... £ 50 0 0	" " 56 17 0		106	17
							112	19
								1

SPECIMEN No. 4.—PROVISION SALES ACCOUNT

Saturday..... 19.....

Branch.....

DESCRIPTION.	Stock last Saturday Night.	Sent in during Week.	Total.	Stock this Saturday Night.	Sales.	Selling Price.		
	lbs.	lbs.	lbs.	lbs.	lbs.		£	s.
Bacon—								
Danish Sides.....								
Middles								
&c. &c.								
Hams—								
&c. &c.								

Manager's Signature.....

Sales.....

Less Credits.....

Week's takings for }
Provisions

£

Description of goods to be filled in by Manager.
All weights to be entered in lbs. Eggs are to be
taken by short hundreds. This Form must be
posted on Saturday night, so as to reach Head
Office first post Monday morning, enclosed with
the Provision Order.

Branch Shops

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SPECIMEN No. 5.—PROVISIONS WEIGHT NOTE

Weights of Provisions received at Branch
Week ending 19.....

Quantity and Description.	Date Received.	Net Weight.			Quantity and Description.	Date Received.	Net Weight.		
		cwts.	qrs.	lbs.			cwts.	qrs.	lbs.
Order No.					Order No.	Mark.		Box Weight.	
BACON...					CHEESE..				
					BUTTER.				

Form sent to Head Office every Saturday night. Each Receiving entered separately.

Manager's Signature.....

SPECIMEN NO. 6.—TEA AND COFFEE SALES ACCOUNT

Total Tea Sales.....

Week ending..... 19.....

Total Coffee Sales.

Branch

ARTICLE.	Price.	Stock Monday Morning.	Sent in during Week.	TOTAL.	Stock Saturday Night.	Sales for Week.
Tea, &c.						
Coffee, &c.						

This Account is to be used as a guide to the making out of order for Tea and Coffee. The order must be based strictly on a weekly supply. Form must be made out and despatched Monday.

SPECIMEN NO. 7.—SUGAR SALES SHEET

..... cwt. grs. lbs.

Week ending.....*19*.....

Total Sales.....

Branch.....

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SPECIMEN No. 8.—SALMON SALES ACCOUNT

Description.	Price.	Stock 1st August.	Received in August.	Total.	Stock 1st September.	Sales for August

SPECIMEN No. 9.—TINNED FRUIT SALES ACCOUNT

Week ending..... 19.....

Description.	Price.	Stock Monday.	Received.	Total.	Stock Saturday Night.	Sales.	Remarks.
Pines.....	6d.	24	24	48	20	28	

SPECIMEN No. 10.—ALTERATION IN PRICES, BREAKAGES, &c.

Credit Note
and
Debit Note.

Date..... 19..... Branch.....

DESCRIPTION.	Quantity.	REDUCED.		GROCERY.			PROVISIONS.			CAUSE OF REDUCTION.
		From	To	£	s.	d.	£	s.	d.	
CREDITS.										
Marmalade.....	1	7								Broken in transit.
Jams.....	20 lbs.	6	5½				7			Instructions from Head Office, &c.
DEBITS.	Quantity.	ADVANCED.		GROCERY.			PROVISIONS.			CAUSE OF ADVANCE.
		From	To	£	s.	d.	£	s.	d.	

SPECIMEN No. II.—WEEKLY GROCERY CIRCULAR

Window Dressing Instructions.—Tea and Sugar to be shown.

Special Window Lines.—Apricots, Pears, Pines, and Pine-chunks.

New Goods.	Withdrawals.	Advances.	Reductions.

General Instructions.—Managers are requested to push _____ in preference to _____. For holidays any extra supplies of sugar and ex-wharf goods should be ordered next week at latest. It is of the utmost importance that the marks of all original packages be recorded by Managers in the Receiving Book.

Please Note.—Golden Crystals must in all cases be sold as such, and not as Demerara.

Sale of Food and Drugs Act.—In the event of an Inspector under this Act taking samples for the purpose of Analysis, the sealed portion of sample left by him at the shop must be sent up to Head Office on the same day that the purchase is made, with a written report stating precisely (1) what the Inspector applied for; (2) what was supplied to him; (3) what price was paid; (4) by whom was he served; (5) marks of packages from which sample was taken, and date of arrival at Branch.

In sending samples to office, you must please see that they are securely packed, and also marked or labelled with the name of your branch, and with the words "Sample for Analysis".

21. "COMPANY" SHOPS—RULES

The large companies which have numerous branches in different parts of the country frame sets of rules and regulations for the guidance of their employees in the management of their shops, dealing with the sale of goods, hours of opening and closing, the appearance of the assistants, &c. The following may be taken as a specimen:—

Daily Letter.—A letter is to be posted every night to reach head office first post every morning, advising at head of letter the amount of cash banked on that day (if it is banking-day), and giving on letter form statement of cash received for each day of the week added up, and any other information in connection with the business.

Daily Return Sheets.—Each day's takings to be entered at foot of return sheet, in place set apart for that purpose, and manager must sign. Name of branch and date to be entered on each return sheet.

Daily Butter Sales Sheet.—A daily butter sales sheet must be enclosed with letter sent every night, and managers should pay particular attention to the footnote on this sales sheet: "If any butter more than a week old, state it in red ink"

If these instructions are carried out there need never be a single ounce of butter in the store more than eight days old. If there is any butter in stock more than eight days old, the date on which it was received must be stated, also in red ink, until it is removed or sold off.

Banking Cash.—Managers must bank their cash on Mondays, Thursdays, Fridays, and Saturdays; every available penny up to the time of going to bank, of course keeping back sufficient for giving change.

Cash Book.—The cash book must be carefully entered up every day, and the receipts for grocery, butter, wines, and empties kept in separate columns. The cash book must be balanced every week, and the cash banked on Monday must balance the previous week's account, and nothing be carried to next week.

Goods Receiving Book.—The goods receiving book must be most carefully entered up, and every delivery of goods, either inward or outward, must be entered at the time of such delivery or despatch.

Signing Carrier's Sheets.—Managers and assistants are to be most careful, on receiving goods from carriers, to sign only with the words "Not examined", or if the packages are damaged, to sign for them as "Damaged". If not so signed for, managers will be responsible for loss. Before signing for goods, managers and assistants must see that they receive all the goods they sign for, and that the goods delivered are the goods they should receive.

Time Book.—The manager is responsible that he and his assistants correctly enter their time of arrival in the morning, and also the hour of leaving for and returning from meals. Should managers have to leave the branch during the day, they must enter the time out and in, and state opposite the special business, such as "Bank". The inspectors will inspect and initial time books, and managers will be fined if they are not correctly entered up.

Butterman's Cash Book.—The manager is responsible that the butterman keeps a small book in which every amount handed by butterman to manager is to be entered in ink, both in figures and words, and signed for by manager, also in ink. These books will be examined by inspectors, to see that this is complied with. If the butterman fails to get his cash signed for by the manager, he (the butterman) will be held liable for any loss over the allowance of 15s. per cent for weighing-out, which may be shown when provision stock is taken. The butterman can easily check his stocks daily—in the evening when leaving, and in the morning when commencing.

Weekly Order Sheets.—The provision and wine order sheet must reach head office by first post on Monday mornings, and the grocery order sheets by first post on Tuesday mornings. The greatest care must be exercised in making out the provision orders to prevent butter or margarine being overstocked, and so get stale. Tea stocks also should be all cleared out before more recent arrivals are touched.

Weekly Cash Accounts and Vouchers.—Weekly cash accounts must be posted on Monday, so as to arrive at head office by first post Tuesday morning. All vouchers for payments must be attached to top left-hand corner of cash account, and must be in the same order as the items appear on the cash account. Receipts must be sent for every item of expense for the week.

Weekly Stock-taking.—Stock must be taken every Monday of groceries, provisions, wines, and empties for previous week, and stock sheets, balanced, sent to arrive at head office on Tuesday, or not later than Wednesday morning. A careful account of the empties must be kept, managers being responsible for every empty package

of every kind. Marks, numbers, and weights of all goods received are to be entered on the stock sheets.

Shortages.—Managers must turn out their stocks to show a loss of not more than 5s. per cent on grocery goods and 15s. per cent on provisions, which is a fair and reasonable allowance for weighing out. The result of the stock-taking by inspectors from time to time will be the measure of manager's ability in controlling his men's correctness and honesty.

Stock Book.—The stock book must contain copies of the weekly stock sheets of each department, and will show the analysis of sales. The analysis of sales will show how much of each class of goods has been sold for the week, and should agree with the total cash received per week.

Weekly Sundries Sheet.—A sundries receiving sheet on an ordinary return sheet (altered to suit) must be posted to arrive at head office first post on Thursday morning in each week. Sundries consist of all goods that are not entered on weekly stock sheet, such as brown-paper, twine, globes, burners, cheese-cup, &c.

Acknowledging Teas.—In acknowledging teas each chest must be entered separately, and numbers, gross, tare, and nett weights and date received must be given.

Acknowledging Butters and Margarine.—In acknowledging butters and margarine the marks, numbers, gross, tare, and nett weight must be given. Always before putting butter or margarine on the counter it should be ironed; and if the manager is not quite satisfied as to its quality, he must send sample to head office, quoting marks in full and date received, and ask for instructions. Dates received and numbers on casks to be stated on weekly stock sheets also.

Acknowledging Cheese.—In acknowledging cheese, managers must always give box and nett weight, full marks and numbers, and date received. Always before putting cheese on the counters, managers must iron them; and if not satisfied as to their quality, send sample to head office, quoting full marks and date received, and ask for instructions.

Other Goods.—In acknowledging all other goods, full particulars must be given.

Paper Order Sheets.—Paper order sheets must be carefully and methodically filled up, with due regard to the stock in hand and the prospective requirements of the branch. Care must be taken to order the weights required of each of the sizes. Accuracy in all order sheets is essential, as incorrectness causes serious loss.

Overstocking.—Overstocking, especially in the butter department, is to be carefully guarded against, as the public will avoid a shop where they are badly served with stale butter or margarine. With other goods, although not so seriously affected by keeping as provisions, overstocking also loses us money, either by the goods deteriorating, or by having large stocks lying idle, and in consequence the money value of the goods lying idle.

Ordering and Selling of Wines and Spirits.—Under our wine licence we are entitled to sell bottles or half-bottles to a customer at one time. Managers must be very careful not to infringe this rule, or they will render themselves liable to a heavy penalty to the Excise. Spirits may be sold in any quantity, but any quantity over one gallon or six bottles sent out at one time must be accompanied by a permit from the manager's permit book. On receiving spirits managers must immediately enter them in their spirit stock book, and cancel and file the permit to be given up to the Excise inspector when he calls. Permits should accompany all spirits received. Spirits must be ordered in no less quantities than two gallons or one dozen bottles of the one description at a time, but the order

may be made up of different qualities. A permit book may be obtained at the nearest Excise office by a written order from the licensee. Any quantity of spirits from a bottle upwards, but not less, may be sold so long as this regulation is adhered to. Wines may be ordered from head office in any quantity.

Facia and Plate-glass and Polished Shop Fronts.—The facia, plate-glass, and all sign-boards must always be kept thoroughly clean, and the mahogany front well polished and bright.

Adulteration of Goods.—Under no circumstances must mixed teas be sold as black and caper, or *vice versa*; and a manager or his assistants found mixing teas, or adulterating any goods, or selling one class of goods for another, such as 6d. margarine for 8d., 1s. butter for 1s. 1d. or 1s. 2d., &c., will instantly be dismissed without wages.

Sundry Orders.—Manager must draw his inspector's attention to his requirements of sundry articles, such as grocery or butter cards or dishes, scoops, butter paddles, &c., &c. These orders must be sent up initialled by the travelling inspector.

Checking Weights acknowledged by Managers.—As a check on the weights of goods received of all kinds, it has been decided that it must form a part of the duty of inspectors to re-weigh butter, margarine, or cheese, or other goods that may have been received and already acknowledged by the manager, or all that remains intact of the last consignment received at each branch visited each day. The inspector must give full details of weights in his daily report. If no goods remain of the last delivery acknowledged as received by the managers, the inspector will mention this in his report. The inspector's weights will be compared with the manager's previous acknowledgments, and if on full enquiry it is found that managers have deliberately acknowledged wrong weights, dismissal will follow unless a clerical error is proved. Inspectors may weigh goods received during their visit, and report separately what the weights are, either before or after the manager.

Stock-room.—The stock-room must be so kept that any goods required may be found without trouble, and so that stock can readily be taken, and the goods, especially papers, are not wasted.

Store never to be left in charge of one Assistant.—Managers must never leave the shop in charge of one assistant; there must always be two in the shop together, and meal-times must be arranged accordingly.

Wrapped Goods to be kept fresh.—Managers must not allow any wrapped grocery goods to remain in paper more than a week if possible, or at the most ten days.

Returning Goods.—Whenever any empties and goods are sent to another branch or elsewhere, a credit note must be sent to the head office.

Uniforms.—Manager must see that both his own and his assistants' jackets are always clean and smart. He should also see that his assistants keep themselves tidy in every way.

Washing Coats.—Coats and hats must always be washed with best household soap, and not with any chemical soap (or chloride of lime), which damages the goods. Managers will be held liable if the uniforms provided by the company do not serve the time, viz. six months from date of receiving.

Margarine not to be Re-wrapped.—Margarine must not upon any consideration be re-wrapped on the butter counter. If customers want it re-wrapped, they (the customers) themselves must take it to the grocery counter and get it re-wrapped there. The butter assistant must on no consideration do so, or even take it to the grocery counter.

Absence through Illness or other Causes.—If either the manager or an assistant is absent from business through illness or any other cause, it must be reported to head office in the daily letter of the person in charge. In case of alleged illness no wages will be paid except on production of doctor's certificate and permission from the head office to pay wages for the time away. The company's rule is to pay one week's wages to anyone away ill on a doctor's certificate being produced to that effect, but after that they must consider themselves no longer in the company's employ, and can only renew on application for reinstatement.

Notice to Leave required.—Any assistant wishing to leave the company's employ must give notice of his intention to do so not later than Friday to leave on the Saturday night, and if he leaves on any other night than after business hours on Saturday, no wages are to be paid him, he having signed an agreement to this effect. Managers must give a full week's notice of their intention to leave the company's employ, according to agreement.

Weighing-up Stock.—Managers must see that they have amply sufficient stock weighed up by Thursday to cover Friday and Saturday's trade, and if this is not the case they will be expected to stay late and keep their assistants until sufficient stock is got up on Thursday.

Paper Stock.—Paper stock must be kept in thorough order. On receipt of paper from manufacturer, managers must have it carefully weighed up into suitable packages.

Wraps and Cards not in use.—Wraps and cards not in use must be tied up in brown-paper parcels, weight and particulars endorsed on the outside, and placed in a dry place in an orderly manner.

Weights and Scales.—Managers must see that their scales and weights are correct, and on finding any weights light or otherwise incorrect, they must at once advise the head office of the fact; and if new weights are not received in three days, managers must write until they are received. The weights found light must be put aside and not kept in the shop, and when new ones are received the old ones must be returned to the head office, carriage paid. See that no acid or brick-dust is used in cleaning weights or scales, but only oil and rottenstone, or similar innocuous cleansers. See that no water is allowed to remain on the provision scale plate, and that the buttermen are continually wiping it to keep it free and scrupulously clean. There can be no excuse for any manager having any of his scales in bad order, or having water on them, or grease adhering to the provision scales. Any manager who through his neglect causes the company to be summoned before a magistrate will be dismissed. Managers must understand that they are solely responsible under any circumstances, but the assistant who is left in charge will be held responsible in addition. Every new assistant that comes to the store must be informed of this rule. Managers must on no account allow a weight to be used on the goods side of the scale. This is illegal.

No Credit to be given.—No goods are allowed out of the shop without cash having first been received for them, and credit must not be given under any circumstances. If any goods are allowed to go out in this way the manager will be held responsible for their value. Credit cannot be recognized in any form.

Carriage on Goods.—Managers when sending goods to other branches, or to London, must always prepay the carriage. No carriage must be paid on goods received at branches; the carriage is paid before they are sent off.

Incivility and Dishonesty.—On noticing any serious incivility, insubordination,

or dishonesty on the part of their assistants, managers must at once suspend them, and wire or write head office or inspector for district for instructions.

Just Weight must be given.—Always make it a rule to see that weight is given, neither more nor less, but just weight. Managers should be continually checking their assistants to see that this is done, as the manager also is held responsible. Inspectors will frequently send into the stores for goods to see that weight is given, and if any goods are found short weight, the first offence will be visited by a fine, and the second offence by instant dismissal.

As to Cleansing Polished Wood-work.—All polished wood-work must be kept clean by being washed with warm water and soap, then polished with chamois-leather and bees'-wax. It must not be scrubbed with hot water and soda.

No Goods to be "Cup"-wrapped except Sugars.—No packages, except sugar parcels, are to be "cup-wrapped". This is important.

Platform Scale.—It is most essential for correct weighing that this machine be kept perfectly clean from dirt and grease. The machine should stand perfectly level. It is necessary that attention should be given to the C links under the platform scale. Note that each of these links have their own separate place, and are not interchangeable; they are marked with red paint, and a corresponding mark is on the adjacent part of the scale, where they should be. See that the machine is properly balanced before using. Bring the handle of the lever down till it catches under the hook. This must be done quietly and steadily; if done violently, and the handle is moved roughly up and down, it will be more likely to throw the machine out of order than to get it correct. The machine must be out of gear before goods are placed on the platform. Put the article to be weighed on the centre of the platform, then pull down the lever.

Sale of Margarine.—The company are only *retailers of margarine*, and whatever the quantity required may be it must be handed to customers over the counter, and sold at per pound. It must not be sent out for delivery.

In charging stock to branches two systems prevail. In the one, goods are sent to the branches at retail *selling* prices; in the other at *cost* prices. Stock is taken periodically, and results adjusted as found necessary. Opinion is not unanimous upon the merits of these two systems, but a good trade accountant expresses preference for the cost-price plan. In some instances a manager is allowed $2\frac{1}{2}$ per cent to work the shop.

Leakage is a matter of importance where there are many branches, as is the case with the large companies; and it is always "*Leakage*" narrowly watched, as a criterion of the manager's System. efficiency and trustworthiness. In this regard it is noted, of course, that goods sold by retail cannot be sold with exactitude to a grain; to do so would mean a waste of time even if possible. Then goods which are in wood firkins or puncheons, such as butter, lard, soft soap, or treacle, are to a certain extent absorbed by the wood and their weight thereby decreased. In

a carefully-written paper on this subject the secretary of the Bradford Provident Industrial Society, Limited, computed the average leakage in the shops of which he had experience at $1\frac{2}{3}d.$ in the £, and affirmed that $3d.$ in the £ is the utmost which should be allowed to any storekeeper (*i.e.* manager). He offered the following suggestions:—"In the article of eggs I would have a storekeeper charged for those eggs only that were good and saleable. (The number of broken and bad eggs should be computed and allowed for.) The tares of butter, lard, soft soap, treacle, and soft sugar should be weighed after the commodity has been extracted and not before it is put in; by which arrangement the storekeeper will be charged for only so much stuff as he actually sells. In the matter of bacon, I would have the storekeeper debited according to its weight when put on the counter, and he should sell it without any advance upon the accredited price. During the time it was on the counter it might dry a little, and if the amount of this drying-in was ascertainable I would allow for it; but as it is not, and because I do not think it would equal $\frac{1}{2}d.$ per lb., I am constrained in this instance to include the loss in the leakage. The drying-in of sugar would have to be dealt with similarly. In the case of hams, a certain value should be set upon a ham, and the storekeeper must charge such prices for the different portions as he thinks will realize the total amount. This certainly allows him considerable liberty, of which he might avail himself and overcharge; but to cut the ham into separate portions and place a specified price on each would be impracticable. An allowance of 3 lbs. for every ten loaves of sugar may be safely made to counterbalance the weight of the paper and twine wrapped round loaf-sugar. The best method of dealing with paper is to charge the storekeepers a uniform price, obtained by adding to the average cost price of all paper used, a small sum for profit. The papers which the storekeepers have to give away will be counterbalanced by that which they sell at an advance upon the charged price. Following out the principle of distinguishing leakage for all other losses or gains, I would have the storekeeper debited with the value of every empty where the value was known, and where it was not known the article itself should be debited, and subsequently returned to be disposed of with others in large quantities. Twine

should be given to the storekeeper as he gives it to the customer." It is hardly necessary to add that where such a system is adopted stock has to be taken with the greatest degree of accuracy attainable, and the storekeeper or manager is held to it as being pecuniarily responsible. In one of the large co-operative societies the plan is to make the whole staff responsible for leakage. A bonus on wages is paid, and at the end of each half-year, when the leakage account is balanced, the amount of leakage deemed avoidable is deducted from the bonus of all the employees concerned, in proportion to their salaries and position.

Spring and Autumn Cleaning. Half-yearly cleaning of premises is the rule with one of the largest of the companies. The premises are cleaned from top to bottom the first Monday in April and October, according to the following directions:—

1. *Shop*.—Remove all provisions from butter counter to back store, and cover up on sugar bench. Remove all goods from tea counter and cover up on butter counter, which must be perfectly dry. Remove everything from fixtures of both counters and thoroughly clean out same. Dust carefully with clean, dry, soft broom—ceiling, cornice, mouldings, ventilators, on both sides, walls, dado, and skirtings. In October the walls, frieze, counter fronts, and skirtings are to be cleaned with Hudson's or soft soap and warm water, and afterwards sponged down with clean cold water.

2. *Back Store-rooms*.—After provisions have been taken back to shop, remove all goods and wraps out of shelves and fixtures and cover up on sugar bench. Dust down ceiling, walls, shelves, and clean out all fixtures as above. Windows are to be protected from breakage by wooden strips screwed to the inside of frames.

3. *Upper Part (not occupied by tenants)*.—Start at top of building and dust down ceilings, walls, floors, window-sills and sashes, inside and outside, doors, mantels, grates of all rooms, landings and staircases. Clean all windows, inside and outside, when practicable.

4. *Yard*.—Any accumulation of broken packing, refuse, &c., to be removed from premises and all made tidy.



